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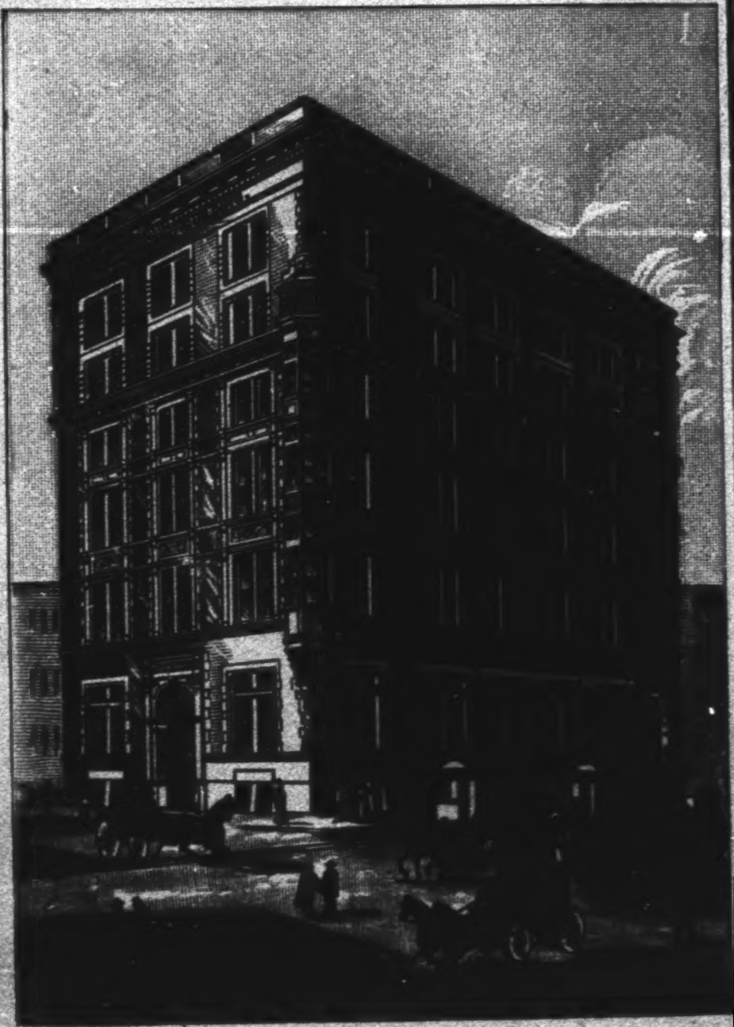

THE NEW ENGLAND BUILDING.

See Page

THE COMMERCE

—OF—

KANSAS CITY

IN 1886

WITH A

GENERAL REVIEW OF ITS BUSINESS PROGRESS.

PRICE $2.00.

KANSAS CITY, MO.:
S. FERD. HOWE, Publisher.
1886.

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PREFACE.

In presenting this review of "The Commerce of Kansas City in 1886" to subscribers and the public, the publisher wishes it to be understood that it is his intention that this work should form the basis of similar publications, the various issues of which will be made at such intervals of time as the growth of the commerce of the city may suggest—the principal object being, to afford, to country merchants in particular, and to bankers and capitalists in the east and in Europe, the fullest information regarding all the most important business interests of the city, and to present in each issue as accurate and complete a statement of the condition, development, and prospects of each leading line of business, as can possibly be obtained.

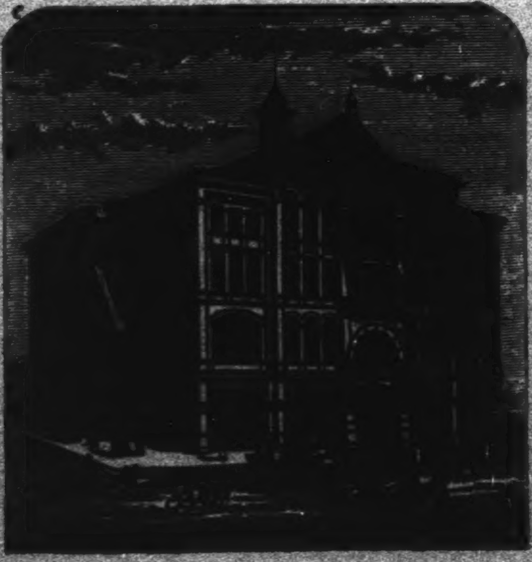
Statistics, compiled from the best and most reliable sources, will form a large feature of each work; but these will be elaborated and illuminated with carefully-written reviews setting forth in concise form all the particular advantages and circumstances that have led up to the present stage of growth, and which give promise of yet greater advancement.

Where institutions, corporations, firms, or individuals are personally mentioned, it will be, as in the present volume, for the purpose of illustrating the subject, and demonstrating the accuracy of the statements made.

To all who are seeking specific and reliable information regarding Kansas City, either with a view to investment or to manufacturing or entering into any business relations whatever, in connection with the city, the publisher of this work will always be pleased to promptly furnish definite information on receipt of an application for the same by mail.

S. FERD. HOWE,

KANSAS CITY, MO. *Publisher.*



GILLIS OPERA HOUSE.

COMPLETE

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Will be found at the end of the book.

SPECIAL NOTICE.

Any one who wishes to obtain particular and definite information of a reliable character regarding the prospects of investment, manufacturing or entering into business in Kansas City, can secure the same by addressing the publisher of this work.

All persons to whom a copy of this book is forwarded, are particularly requested to acknowledge, by mail, the receipt of the same to the sender.

INTRODUCTORY REVIEW.

WHAT has been so freely characterized, in newspaper parlance, as the extraordinary and phenomenal growth of Kansas City, is but a repetition, on an extended scale, of events that have transpired at intervals in the development of this entire country. To a reflective mind, reading the past by the light of the present, it must be evident that although the growth of this city, particularly during the past five years, has been something astonishing in comparison with that of cities in less favored localities, it has still been a healthy, natural, and continuous growth, directly due to causes that are still at work and whose influence must necessarily sustain the progress of the city for many years to come. It is a grevious mistake, which leaves an altogether wrong impression, to speak of the development of this city in language that is only applicable to speculative, mushroom towns that have their origin in the brain of some interested land agent. Kansas City is not the creation of any one body of men, or indeed, of any one generation of men; it is the work of the past century, and every individual that has promoted the cultivation of the land, the development of the industries, or added in any way to the advancement of the United States, has unconsciously, perhaps, yet certainly, lent his aid in the creation of the next great metropolis of the west. In other words, it is the direct and legitimate offspring of our national growth. To what rank among the cities of the world Kansas City is ultimately destined to attain, it would at this stage be presumption even to enquire. But that her future for the next half century is brighter and more assured than any other city on this great continent ever at any time enjoyed, must be apparent to all who have given the growth of the western cities of the United States, and the influences that have caused their growth, even a passing consideration. The development of this country has ever been, and must ever be, westward. It is not a great many years since New York looked upon Cincinnati as the city of the frontier; then followed St. Louis, and in the north-west Chicago, who each in turn reaped the rich harvest as the nearest and direct connection with the ever increasing productive agricultural country. Yet neither of these cities at any time enjoyed such a favorable outlook as Kansas City does to-day. Since the time either of these assumed importance as commercial centers, the entire country, east as well as west, has become more thickly populated; manufactures have increased, science has greatly facilitated the means of transportation and communication, the country has grown in wealth, new machinery has cheapened the cost of cultivating the soil, in short we have since that time passed through the most progressive fifty years that the world has ever known, and the great results of that progressive time are nowhere more apparent or more strongly felt than throughout the whole of the fertile territory in the center of which Kansas City is situated.

That this city has passed far beyond the reach of rivalry, and is securely in possession of the supremacy of the position, as the most western market, is shown throughout every chapter of this work, in which the more important of her commercial interests are fully reviewed. There are, however, certain features that so strongly indicate the solid and permanent character of the growth of Kansas City, and the certainty of its continuance, that they are worthy of more than a passing consideration. The magnificent railroad system that centers in Kansas City opens up for her a vast amount of distant territory, the trade of which she can absolutely command for many years to come; and this distant territory is at present only in its infancy, both as to its productions and the quantity of goods of all kinds that it consumes. But, to come close to home: in the greater part of Missouri the soil is rich, the minerals rich and abundant, the population is increasing, probably more rapidly than in any other State in the Union, and all the evidences are present of a rapid and healthy growth in wealth and all the elements of permanent prosperity. Statistics show that during the past five years the wealth or valuation of property in the State has increased from $500,000,000 to $750,000,000. Our nearest neighbor, the State of Kansas, increased its population 272,466 in the years from 1880 to 1885, making the total population of the State in the latter year 1,268,562, or fifteen persons to the square mile. In a recent number of the *North American Review* there appeared an exhaustive article from the pen of Governor John A. Martin, on "The Progress of Kansas," from which we quote these figures: He goes on to say—

"If the test of population is not deemed a fair one, and it is asserted that Kansas has filled up with poor people crowded out of the East and attracted by cheap lands, on which they have not been able to accumulate wealth or even a competency, the answer is the production of official figures. In round numbers the true valuation of property in Kansas in 1860 was $31,000,000; in 1865, $72,000,000; in 1870, $188,000,000; in 1875, $242,000,000; in 1880, $321,000,000; and in 1885, $550,000,000. These figures show that the State has increased in wealth even more rapidly than it has in population.

"The value of the farm crops of Kansas for the five years ending with 1870 was, in round numbers, $59,000,000; for the next succeeding five years their value was $185,000,000; for the next five years, $264,000,000; and for the five years ending with 1885 the farm crops of Kansas aggregated in value $508,000,000. The farmers of Kansas have produced, in twenty years, crops the value of which aggregates the enormous sum of $963,000,000.

"Of the 52,288,000 acres, only about 10,000,000 have ever been under the plow. If in twenty years $968,000,000 worth of agricultural products have been turned off, with, at most, less than one-fifth of the State under cultivation, what may be expected during the next twenty years, while the remaining four-fifths are being converted into fenced fields and pastures? In 1864 there was not a mile of railway within the borders of the State; there are now 4,750 miles, and hundreds of miles to be added during the present year."

These are only two out of the eleven states and territories for which Kansas City forms the seat of supplies and whose products will find their best and natural market in this city. Thus it will be evident that the future of Kansas City is assured, and though the growth shown in business transactions during the past five years has been startlingly great, yet it possesses nothing of a spasmodic character, but is the natural result of the rapid development of the rich territory by which the city is surrounded. The knowledge that Kansas City stands twenty-ninth in population of American cities, and tenth or eleventh in clearings, is conclusive proof that she is doing more business for her population than any city of equal size in the world. *Her past and present prosperity and growth are due to the fact that her development is far behind that of the surrounding country tributary to her.* As proof that Kansas City is not a spasmodic or imaginary boom, and is far behind the development of the country directly surrounding her within a circle of eighty miles, and that western cities draw their business from the country west of them, the following interesting facts from the census of 1880 are given:

Kansas City, population exclusive of city	731,623
Chicago, population exclusive of city	714,991
St. Louis, population exclusive of city	681,885
Kansas City, assessed valuation, including city	$156,050,107
Chicago, assessed valuation, including city	357,498,069
St. Louis, assessed valuation, including city	318,[illegible],800

As Kansas City had 55,000 population, Chicago 503,300 population, and St. Louis 350,500 population, it will be seen that Chicago had nine times, and St. Louis six times more population than Kansas City, *but Kansas City had more assessed wealth, according to population, than either Chicago or St. Louis*, viz:

Kansas City had per capita	$[illegible]
Chicago had per capita	7.60
St. Louis had per capita	9.60

and had Kansas City the population of Chicago in 1880 her assessed wealth would have been $1,404,531,963, instead of Chicago's $387,438,000, and $936,354,642, instead of St. Louis' $318,882,000.

That the natural location of Kansas City had much to do in bringing the railways here, and that they have been the greatest influence in bringing the city into the prominence it has attained, no one will altogether deny; and yet it has been the fashion among many men—some of them, men whose interests are identified with Kansas City—to sneer at the suggestion of "natural advantages" playing any considerable part in shaping the destinies of a city. This is a short-sighted view of matters. Natural advantages by themselves, will of course, amount to very little. But there is this to be said in their favor. Men of brains, courage, and knowledge will spend their energies and means on just the places where the best natural advantages exist, and so it will always happen, by a sort of natural selection, that the places offering the best conditions for commerce and manufactures will have in turn, the best artificial advantages to aid them.

Those will be wise men, and their reward will come speedily, who employ their brains and capital in aiding to develop the trade of this great city. Intelligence, energy, and such money as providence may have supplied, can find no better field for their exercise than in Kansas City. As population accumulates westward of the Mississippi, the empire of commerce will move westward also. West of Kansas City there is no point so fitted for the concentration of trade. Other cities in the West may, in the course of time, grow up and flourish, and it is to be hoped that they will, but all will finally pay tribute to this, the destined great distributing point of the central valley of the continent.

The official census of the city shows the population to have been in 1870, 32,268; 1872, 40,145; 1877, 43,719; 1879, 49,749; 1880, 58,845; 1885, 105,042. At the present time (June, 1886), the total population of Kansas City, including the suburbs and Kansas City, Kansas, which, although across the river, for all commercial purposes is a part of the city, is placed by the most conservative estimate at 140,000 people.

The prosperity of Kansas City can be seen from the following figures, which show the assessed valuation of real estate in Kansas City from 1860 to 1885:

1860	$ 1,812,460.00
1865	1,922,670.00
1870	9,529,455.00
1875	11,728,650.00
1880	13,378,950.00
1883	24,316,020.00
1885	31,678,520.00

The debt of the city is exceedingly small, and even what does exist is being rapidly paid off, as will be seen from the following table:

	Bonded Debt.	Floating Debt.	Total Debt.
1875	$1,287,802.32	$132,378.50	$1,420,180.82
1880	1,325,864.75	10,860.00	1,336,724.75
1882	1,170,264.01		1,170,264.01
1883	1,095,166.25		1,095,166.25
1884	1,045,128.75		1,045,128.75
1885	965,000.00		965,000.00

The municipal government of Kansas City has been exceptionally good, and will compare very favorably with that of any city in the country. Its officers seem to be inspired with that spirit of pride in the progress of the city that is so noticeable among all its business men. And while the various departments of Education, Police, Fire, and all others pertaining to the city's government, are kept in the best possible condition, yet the rate of taxation has been constantly decreasing, as is shown in the following table:

	MILLS.		MILLS.
1880	22	1883	16
1881	20	1884	15
1882	17½	1885	15

The following exhibit, showing the number of building permits issued, with the amount of each, for the past six years, strongly indicates the substantial character of the city's growth:

	NO.	AMOUNT.
1880	741	$1,813,841
1881	712	2,133,200
1882	1,071	2,074,109
1883	1,172	2,563,295
1884	2,121	3,562,788
1885	2,914	5,758,089

The following statement shows the amount of internal revenue paid to the Government by Kansas City for the past six years:

On What Account.	1880.	1881.	1882.	1883.	1884.	1885.
Beer	$18,742 [illegible]	$18,[illegible] 00	$20,200 [illegible]	$[illegible] 34	$[illegible] 22	$[illegible]
Cigars	[illegible]	32,[illegible] 85	32,[illegible]	46,152 25	47,110 [illegible]	[illegible],121 [illegible]
Tobacco	[illegible]	10,573 05	[illegible] 04	25,750 16	[illegible] 14	[illegible] 77
Licenses	17,[illegible]	20,[illegible]	[illegible]	[illegible],541 [illegible]	100,012 [illegible]	[illegible]
Banks	[illegible],712 14	[illegible]	27,244 [illegible]	50,760 [illegible]		
Spirits	7,300 [illegible]	[illegible] 20	[illegible] 00	807,[illegible] 27	812,172 [illegible]	[illegible]
Penalties	[illegible]	1,350 00	640 [illegible]	....	2,213 07	2,[illegible]
Total	$102,751 48	$157,549 48	$612,845 25	$1,151,270 [illegible]	$1,075,[illegible]	$[illegible] 15

The following statement shows the business transacted at the Kansas City postoffice for the past five years:

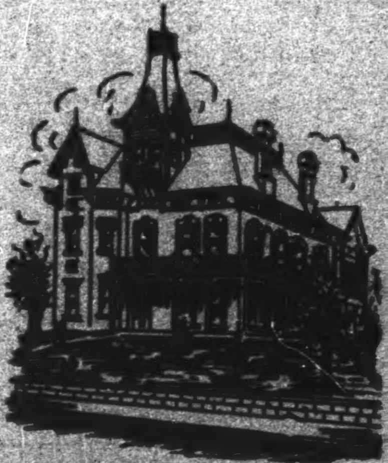
Receipts, Expenditures, &c.	1881.	1882.	1883.	1884.	1885.
Receipts from general business	$135,594.12	$179,062.61	$187,065.18	$227,140.85	[illegible]
Total expense of the office	24,014.73	37,735.13	39,108.17	37,304.67	36,571.38
Total expense of carrier system	18,069.71	18,746.50	21,107.00	24,279.41	27,708.07
Net profits of the office	116,940.60	125,079.77	142,959.96	165,465.32	160,334.78
No. of money orders issued	18,594	19,461	20,620	27,300	34,118
Am't received for the same	[illegible]	$266,305.67	$273,492.54	$366,888.00	[illegible],134.11
No. of money orders paid	58,045	70,045	94,267	115,709	144,600
Total amount of the same	$872,080.88	$954,258.70	$1,160,146.06	$1,221,441.30	$1,406,963.77
Registered letters rec'd for city delivery	44,475	56,635	78,804	62,102	75,035
Registered letters sent from the city	18,720	18,960	25,416	24,655	[illegible]
Total pieces delivered by carriers	6,649,171	7,619,110	9,489,707	12,455,579	14,272,131
Total pieces collected street letter boxes	2,504,553	2,876,399	3,555,167	4,677,489	5,912,571
Total pieces handled by letter carriers	9,153,724	10,495,509	13,044,874	17,133,068	20,185,705

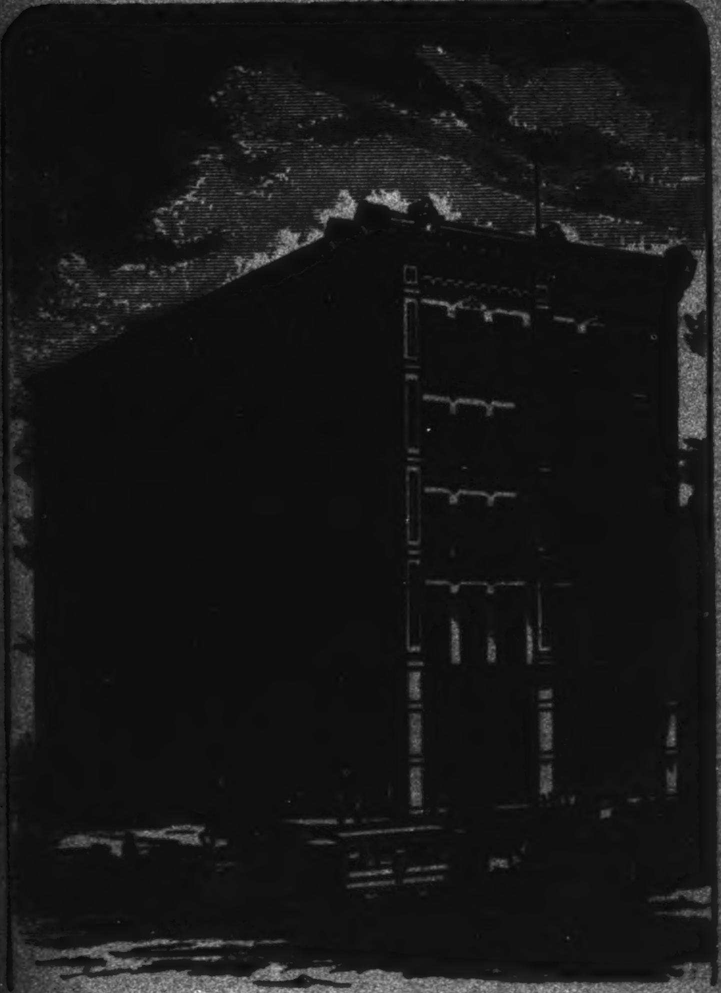
The following statement shows the business transacted at the Kansas City Custom House:

MONTHLY STATEMENT.	VALUES.	DUTIES.
1885.		
January	$ 6,409 37	$2,513 14
February	7,054 67	2,656 93
March	4,629 11	2,036 10
April	12,871 53	7,162 43
May	4,798 21	2,468 34
June	4,597 19	2,484 78
July	8,064 73	3,373 30
August	9,381 69	3,922 75
September	10,508 69	5,662 42
October	15,413 85	8,506 23
November	1,462 31	1,057 12
December	5,589 38	2,972 63
Total 1885	$ 90,798 73	$44,886 86
Total 1884	101,071 40	52,068 98
Total 1883	74,457 65	33,845 95
Total 1882	406 25	211 50

As a residence city, there are few in the land more desirable, the delightful climate rendering it unusually and uniformly healthy. It has already more beautiful homes than any other city of its size, and the undulating character of the ground on which the city is built only adds to the charms and beauty of its residence portions. Finally, the system of internal transportation is unsurpassed in the country; the city being belted with a converging network of cable and horse railway lines, which render access to any portion both easy and expeditious.

It is scarcely necessary to extend these prefatory remarks, since the details of the chief industries of the city will be found in this volume in their appropriate places.





AMERICAN NATIONAL BANK.

Commerce of Kansas City

IN 1886.

BANKING AND FINANCE.

What the life blood is to the animal system, its banking capital is to a commercial community—if it be too scant, vitality will languish; if too plethoric or irregular in its action, the result will be congestion or erratic operations that will necessarily lead to disaster; the latter result is little to be feared in the youthful and healthy frame which needs all the life-giving principle it can acquire to sustain and strengthen its growth. To drop the simile, there is little danger that the banking capital of Kansas City will exceed the requirements of its business for many years to come. As is natural in such a rapidly-growing community, there is a strong, healthy demand for money with which to develop and enrich the country and to carry on the ever increasing business that concentrates here. Kansas City is practically the clearing house for Kansas, Colorado, New Mexico, and Western Missouri, and by far the larger portion of the banks in these States and Territories keep their balances in this city. When the act now before Congress is passed—and it is probable that it will be by the time this volume reaches the public—Kansas City will have been made a depository for the National Banks, and the reserve funds of country banks kept here will be greatly augmented. The banks here have the reputation of being eminently conservative, and as there are no speculative influences here to increase the clearings as in other cities, these may be taken to fairly indicate the substantial gain that is constantly being made in the aggregate amount of business transacted.

The following table shows the monthly clearings of Kansas City for the past four years:

MONTHS.	1882.	1883.	1884.	1885.
January......	$ 7,180,500	$ 9,880,000	$ 12,448,702 15	$ 18,240,279 28
February....	6,053,807	9,109,750	11,906,874 29	14,552,210 47
March.........	6,000,650	10,070,200	12,300,282 48	14,162,090 91
April..........	6,409,150	9,807,150	12,895,643 55	17,176,890 56
May............	6,603,800	12,440,150	13,771,382 13	19,657,784 11
June...........	7,288,550	10,472,600	13,424,042 92	20,266,488 18
July............	8,324,150	10,437,250	16,678,008 01	18,378,816 76
August........	9,171,100	11,960,150	17,524,882 55	19,219,250 25
September...	8,766,300	10,437,250	18,034,967 16	17,642,597 42
October	10,029,300	12,823,250	17,406,421 80	21,985,652 30
November...	11,026,700	12,569,800	15,350,020 25	21,677,749 08
December...	11,300,500	12,718,000	17,282,231 05	20,612,309 42
Total.........	$ 98,135,500	$ 131,501,000	$ 177,520,418 02	$ 223,582,958 50

That Kansas City has increased her commercial transactions during periods of great stagnation, and when the business of other cities has been at a standstill, if not positively retrogressing, is very clearly shown by comparing the amount of bank clearings of the foremost cities of the country for the whole year of 1885 with 1884. These figures speak for themselves.

The following table gives the amounts of clearings of the leading cities of the country for 1885 and 1884, with the amount of percentage of increase and decrease:

CLEARANCES OF LEADING CITIES FOR 1885 AND 1884.

City.	Clearings, 1885.	Clearings, 1884.	Increase.	Decrease.	Per Cent of Inc.	Per Cent of Dec.
New York	$ 28,152,215,070 72	$ 30,985,871,170 41	$	$ 2,833,656,099 69		09.14
Boston	3,554,807,130 00	3,519,267,577 00	35,539,553 00		.10	
Philadelphia	2,427,998,657 63	2,514,028,803 45		86,030,145 82		03.42
Chicago	2,290,555,942 57	2,259,680,391 74	30,875,550 83		01.78	
St. Louis	750,768,775 00	785,202,177 00		34,433,402 00		04.38
Baltimore	589,216,424 31	631,717,134 50		42,500,710 19		06.72
San Francisco	556,200,647 59	556,857,691 03		657,043 44		00.00122
Cincinnati	448,350,000 00	460,450,000 00		12,100,000 00		02.62
New Orleans	389,563,200 00	448,568,500 00		59,005,300 00		13.15
Pittsburg	355,819,335 00	469,724,035 00		113,904,700 00		24.23
Kansas City	$ 223,582,933 52	$ 177,185,467 33	46,397,466 19		26.18	
Louisville	216,816,796 88	211,261,852 79	4,554,944 09		02.15	
Providence	213,881,100 00	217,448,300 00		3,567,200 00		01.63
Milwaukee	188,069,542 84	178,995,637 57	9,073,905 27		05.07	
Detroit	141,584,789 00	133,570,835 00	8,013,954 00		05.97	
Cleveland	101,255,831 00	106,044,770 00		4,788,939 00		04.51
Hartford	80,851,199 29	81,834,837 18		983,637 89		01.20
Indianapolis	71,237,042 63	73,213,168 52		1,976,125 00		02.69
Memphis	65,981,986 75	60,040,360 76	5,941,625 99		09.91	

The following table shows the clearings of Kansas City each month of the present year up to date, compared with the same month of 1885:

MONTHS.	1886.	1885.
January	$ 17,902,423 26	$ 18,240,279 28
February	17,113,546 80	14,552,210 47
March	20,881,563 37	14,162,990 91
April	25,065,088 16	17,176,860 56
May	25,675,866 19	19,657,784 11
Total	$ 106,638,487 78	$ 83,790,125 33

This shows the very substantial increase of $22,848,362.45 in the business for the first five months of the present year over the same period in 1885, transacted by the nine banks that compose the clearing house. There are altogether twelve banking institutions in this city, using an aggregate of capital and surplus amounting to $4,186,000.

In addition to these, there has been organized, during the present month of June, 1886, the American National Bank, with a paid up capital of $1,250,000. This will increase the banking capital here to $5,436,000. The particulars of the organization of this new financial institution will be found among the reviews of the banks.

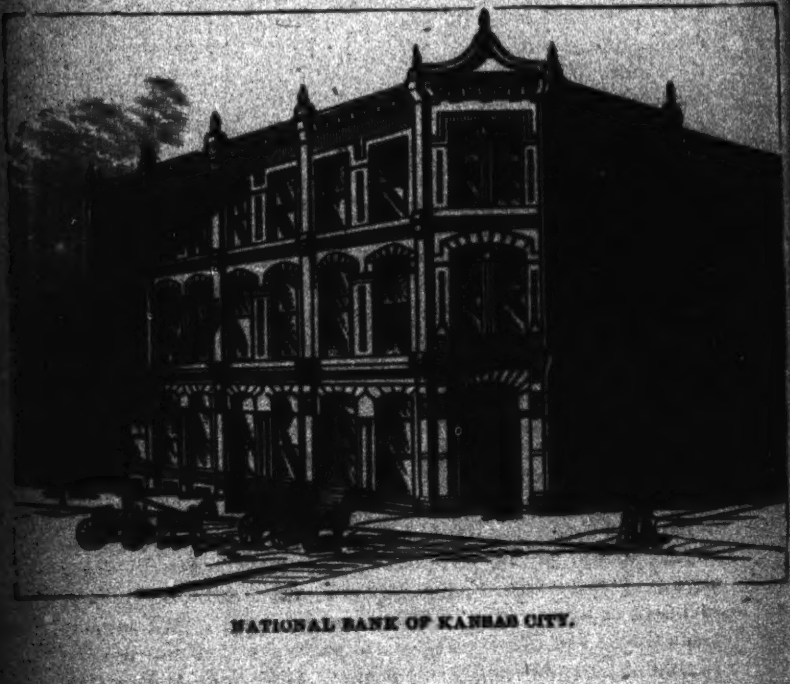
Following is given a brief historical sketch of the banks here, at the conclusion of which are the latest published statements of their condition:

THE CITIZENS NATIONAL BANK.

The Citizens National Bank was incorporated in 1882. It has a fully paid up capital of $200,000, and a surplus of $50,000, which has accumulated from its earnings after a dividend of five per cent semi-annually had been paid to its stockholders. Its line of individual deposits average $1,500,000, which is a clear illustration of the high esteem in which it is held, and the confidence that is reposed in it by the merchants here. The reports of the bank show that their deposits amounted in December 1884, to $794,869, and in the same month of 1885 they were $1,119,678, an increase of very nearly fifty per cent in one year; the business of the bank having fairly kept pace with the increased commercial wealth and importance of the city. The strong reserve of cash, sight exchange, and United States bonds, are also an indication of its conservative management, and show how well this confidence has been earned. The bank is the designated depository of the United States, and handles the government funds that are collected or disbursed in this city. It has correspondents in all the principal cities, which afford unsurpassed facilities for the making of collections, in which it does a large amount of business. It draws its own exchange upon all the most prominent cities of Europe, and through the American Exchange in Europe it issues letters of credit which can be cashed in almost any part of the world.

The policy of the bank has always been of the most conservative character, and its attention has been directed solely to the doing of a purely commercial banking business. It has never lent its aid to any schemes, however flattering, but has sought alone the best interests of the commercial community of this city and the territory which is tributary to it. For these reasons its success has been sustained and the satisfaction of stockholders and depositors alike secured.

The officers of the bank are closely identified with the commercial interests and prosperity of Kansas City. Mr. J. J. Squier, the president, is a well known capitalist of this city, where his transactions in live stock and in real estate have been very large; he was also one of the original organisers of this institution. Mr. Phil. E. Chappell, the vice-president, is an Ex-State Treasurer of the State of Missouri, and has a wide acquaintance throughout the State. Mr. R. W. Hocker is the second vice-president. Mr. W. H. Seeger, the cashier, has been



NATIONAL BANK OF KANSAS CITY.

a resident here for twenty-seven years and has had fifteen years banking experience in this city, which has given him an insight into the development of its business, of the most valuable character; he was also one of the most active of the original incorporators of the bank. The board of directors is composed of gentlemen who are widely known as ranking among the most influential capitalists and merchants of this city, and each is at the head of the prosperous mercantile establishment with which he is identified. The following are the names of the directors: S. McWilliams, Phil. E. Chappell, Jas. B. Bell, C. W. Whitehead, Thos. K. Hanna, W. H. Seeger, Frank J. Baird, John Conover, Chas. B. Leach, R. W. Hocker, J. J. Squier, A. A. Whipple, Geo. P. Olmstead.

NATIONAL BANK OF KANSAS CITY.

The National Bank of Kansas City, through its president, traces its pedigree direct from the first banking house established in Kansas City, that of Northrup & Chick, in 1857. In 1875 the Bank of Kansas City was incorporated with a capital of $25,000, and Mr. J. S. Chick, one of its most active promoters, became its president.

The career of this bank is an epitome of the growth of Kansas City. In January, 1881, it had a capital of $200,000, and in May, the same year, it was found necessary to increase this to $300,000, and again in December, still the same year, active employment was found for double that amount, and the capital was accordingly increased to $600,000. In the early part of the present year, 1886, the increased aggregate amount of business transacted in this city had assumed such proportions that it was deemed expedient to still further increase the capital of this old-time institution to $1,000,000, and on the 23d of March the stockholders voted in favor of entering the national system. The bank was accordingly reorganised, received its authorization from the Banking Department at Washington, and became "The National Bank of Kansas City."

Mr. J. S. Chick, the president, is probably one of the best known and most highly esteemed bankers of the West. His record in New York, where he was at one time engaged in business, and in the West, where he has spent the best years of his life, is one of indefatigable energy and sterling commercial integrity. The policy of the bank, under his guidance, has been directed solely to the transaction of a legitimate banking business. The faithful maintenance of this policy resulted most happily for this bank when the dark storm of the financial panic broke upon the country in 1873. Its strength was then most severely tested, and that it passed through successfully is the greatest tribute to its prudent and conservative management.

The repeated increase in its capital fairly indicates the progressive and enterprising character of the management. It has at all times kept pace with the ever increasing demands of what is probably the most thriving and rapidly growing city in the country, and this institution has ever been an active factor in promoting the development of the city itself, and its most prominent business interests.

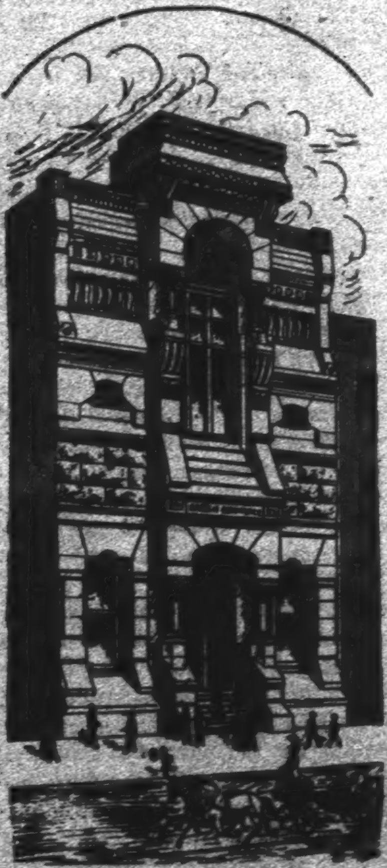
The operations of the bank to-day are conducted on a thoroughly metropolitan scale, its transactions amounting to one and a half millions of dollars per day. It has more than three hundred correspondents among the country banks and bankers of the West and South-west, and enjoys special facilities for making collections in Missouri, Kansas, Nebraska Texas, Colorado, and New Mexico. Fully realising the necessities of a growing community, the bank extends to its customers the most liberal accommodations that is consistent with sound judgment and safe banking principles. Its facilities for transactions which entail foreign or eastern exchange are of the most perfect description, as it draws its own exchange direct on London and all the more important continental cities and financial centers of Europe. Its New York correspondents are the First National Bank of New York and the National Bank of Commerce. The officers of the bank are: J. S. Chick, president; W. H. Chick, vice-president; W. J. Anderson, cashier; F. N. Chick, assistant cashier. The board of directors, which consists of some of the most prominent capitalists of this city, is as follows: J. W. L. Slavens, W. J. Anderson, W. S. Gregory, W. H. Chick, T. F. Willis, L. R. Moore, J. C. James, W. B. Grimes, H. C. Harper, J. W. Byers, W. M. Ryley, B. Donnelly, Adam Long, J. S. Chick, and R. H. Keith.

BANK OF COMMERCE.

The Bank of Commerce was formerly known as the Kansas City Savings Association.

In 1865 the Kansas City Savings Association was organized under a special charter of the legislature of that year, and commenced business under the active management of its cashier, Mr. C. J. White, who was the principal promoter of its organization, and who still retains the same important office in the Bank of Commerce. The history of this Bank has been a proud and eventful one. It has been one of the chief bulwarks of the financial credit of this community during periods of the greatest alarm and depression. In the panic of 1873, when so many of the largest banking institutions of the country succumbed to the stringency and fluctuations of the money market, this institution paid every check on presentation.

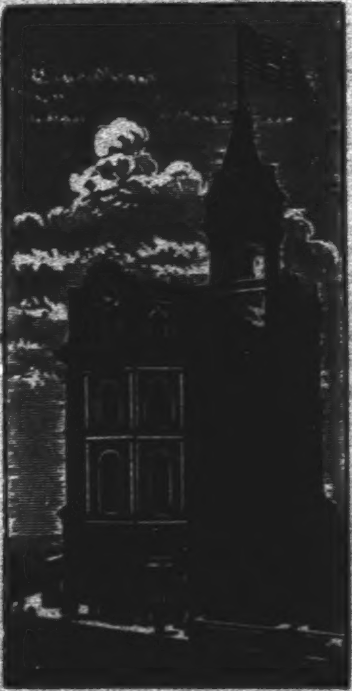
With the greatly increasing business of Kansas City, and its consequent closer and more intimate relations with eastern financial institutions, it was found that the name of Savings Association was rather tended to mislead than to clearly designate the commercial character of the business transacted by this bank; and further, the old charter of 1865 limited its capital to $100,000. For these reasons it was determined by the management to change the name of the institution to that of the Bank of Commerce, as more appropriate to the extensive nature of the commercial business which it had always done,



BANK OF COMMERCE.

and to procure a new charter which would admit of an increased capital. This was accomplished in 1883, the capital was accordingly increased to $200,000, and the success which has attended its reorganization is strongly indicated by its present surplus of $150,000, and the fact that in addition to earning this surplus, it has paid its stock-holders an annual dividend of twelve per cent. Its facilities for collections and exchange are of the most perfect nature, and in every way commensurate with its large commercial transactions. The business of the bank is conducted on sound financial and commercial principles, its officers have never speculated in any instance, either with the funds of the bank or of its depositors, and although it is the oldest bank in the city, it has experienced no change in the administration of its affairs. Its solid character and successful career is due very largely to Mr. C. J. White, who was the leading spirit in its early organization and who throughout has been its cashier and active business manager. He is universally recognized as one of the most prudent financiers of this city, public spirited and energetic, he is thoroughly devoted to the interests of Kansas City, and a careful guardian of the important trust confided to him in this institution.

Two years after its reorganization the great influx of business demanded increased facilities and accommodations for its transaction, and the bank had specially built for its own occupation and into which it moved in April, 1885, a structure which is probably the most perfectly unique in design, decoration, and suitableness for banking purposes that is to be found in the country. Indeed, before commencing on the plans, the officers of the bank, accompanied by their architect, visited every city of importance in the country and minutely inspected the various bank buildings with a view to attaining the most perfect design of a banking establishment. The officers of the bank are: W. S. Wood, president; L. F. Wilson, vice-president, and C. J. White, cashier.



FIRST NATIONAL BANK.

FIRST NATIONAL BANK.

The First National Bank was incorporated and opened for business on March 1, 1886. It has an authorized capital of $1,000,000, and its paid up capital is $250,000. This bank succeeded to the business of the well established banking firm of Lombard Brothers, those gentlemen taking an active interest in its organization, Mr. James L. Lombard becoming its president. The extended monetary operations of the Messrs. Lombard through the many banks in the States of Missouri, Illinois, Kansas, and Nebraska, in which they are large stockholders, and the Lombard Investment Company, of which a full account is given in the chapter devoted to "Loans and Investments," combined with the financial solidity and strong local characteristics of the directory of the First National Bank have conduced to place this institution among the very foremost banking establishments west of the Mississippi River. These same causes, and particularly the high commercial standing of the directory, have also inspired a deep feeling of local pride and confidence in the entire manufacturing and mercantile community here in connection with this bank, which has tended greatly to strengthen the hands of its officers, to enlarge its sphere of usefulness, and to greatly increase its aggregate of deposits. The policy of the management of the bank is guided by sound, conservative, useful banking experience, and its business is that of regular commercial banking, receiving the accounts of banks, bankers, corporations, mercantile firms and individuals, and they possess every possible facility for the care of such, while they are conservatively liberal in their terms. They sell bills of exchange on the principal European cities, and foreign exchange is dealt in at the market rates. They handle approved commercial paper, and give special attention to collections throughout the United States and Canada.

Through their close European connections they are enabled to furnish banks and bankers with blanks by which they can draw their own drafts on forty of the principal cities in England, Scotland, Ireland, and the continent. This bank has recently been designated by the government as a depository for the funds of the United States. Their eastern and foreign correspondents are: National Bank of America, Chicago; National Bank of the Republic, New York; First National Bank, Boston, Mass; Mechanics Bank, St. Louis, Mo.; Martin & Co., London, England; British Linen Co. Bank, Edinburgh, Scotland; The National Bank (Limited), Dublin, Ireland.

The directors and officers are: James L. Lombard, president; Witten McDonald, vice-president; Chas. H. V. Lewis, cashier. James L. Abernathy, Abernathy Furniture Company; Geo. R. Barse, Geo. R. Barse & Co., live stock commission merchants; Benj. Lombard, Jr., president Lombard Investment Company, Boston, Mass.; Joseph S. Loose, president Corle Cracker & Confectionery Company; Geo. W. M'Crary, general counsel A., T. & S. F. R. R.; Geo. H. Nettleton, general manager K. C., Ft. S. & G. R. R.; Jno. F. Richards, president Richards & Conover Hardware Company; Wm. E. Thorne, artists' materials; Robt. L. Yeager, Peak & Yeager, attorneys.

AMERICAN NATIONAL BANK.

The American National Bank of Kansas City, with a fully paid up capital of $1,250,000, is the most recent acquisition to the financial institutions of this city, and though the latest to enter the field it will undoubtedly occupy a foremost place among the monetary institutions of the West.

The active organizers of the bank were Messrs. W. B. Grimes, H. P. Churchill, and H. P. Stimson, of this city, W. P. Rice, of Clyde, Kansas, and E. E. Parker, of Cawker City, Kansas. These gentlemen, though originally from the East, have been for some years most intimately identified with the financial affairs of the West. Indeed, they have founded and built up several of the most flourishing banks in the State of

Kansas, and are closely associated with a large number of banks and other financial institutions in the territory tributary to this city. This extensive Western connection will unquestionably prove an important factor in placing the new bank in a position to at once take hold of a vast amount of Western business. It will greatly increase its line of deposits from country banks, and will powerfully aid it by affording unsurpassed facilities for making collections throughout the entire West. Through its promoters this bank will, indeed, possess every possible advantage of an intimate knowledge of, and personal acquaintance with, the individuals, firms, and corporations that are most actively engaged in the diversified interests that are to-day employed in developing the entire territory tributary to Kansas City. Nor is this all. These same gentlemen have equally strong connections in the monetary circles of the East, as was clearly shown by the fact, that, in response to their notification of the opening of the books for subscription to the capital stock of the bank, so eagerly was the stock sought after that they received application for allotment of shares amounting to three times the sum required for the entire capital of the bank.

The large amount of its subscribed capital stock, viz., $1,250,000, has enabled the organizers of the institution to place quite a considerable portion among the capitalists of this city, and though a large amount is held here, still the greater portion is divided among representatives of influential banking and financial institutions in New England and New York, particularly New England, who command unlimited capital. It will thus be apparent that the American National Bank of Kansas City commences its career with the brightest possible anticipations, and with every facility for transacting a vast amount of business throughout the West, and with such solid and extended Eastern backing that at once places it before the commercial community as the strongest monetary institution west of the Mississippi River.

With regard to the selections that were made in the allotment of stock among the numerous applicants, it is proper to state that the promoters and organizers of this institution were largely influenced by their wish to secure the co-operation of Eastern financiers who not only controlled large amounts of capital, but who had already identified themselves with the development of the West, and who were also looking to Kansas City and its surrounding territory as a remunerative field for investment. Their desire was to interest these Eastern capitalists in this city, and in fact through them, to educate the leaders of the monetary circles there in the knowledge of the many advantages offered by Kansas City for investment in property, manufacturing, and commercial interests generally. The entire policy adopted by these gentlemen has been of the most comprehensive and public-spirited character, they have given the city a strong banking institution with a capital larger than has at any time been employed here by any financial concern; they have opened up an undoubtedly profitable and judicious field of investment to their Eastern friends, and they have directed the earnest attention of an unlimited amount of capital to the revenue that can be derived from its investment in assisting in the development of this, the richest portion of the earth, and the most rapidly-growing city in America.

ARMOUR BROS. BANKING COMPANY.

Armour Bros. Banking Company was organized and opened for business in September, 1878. The policy of the bank has always been of the most conservative character, and it has devoted its attention to the doing of a purely commercial banking business. As a banking system of a community may be said to resemble a nation—the happiest when it has the least history—so this institution may be congratulated on a career of uninterrupted prosperity. The officers of the bank are: A. W. Armour, president; S. B. Armour, vice-president; W. H. Winants, cashier; and L. E. Prindle, assistant cashier.

KANSAS CITY SAFE DEPOSIT AND SAVINGS BANK.

The Kansas City Safe Deposit and Savings Bank was organized in 1883 with a fully paid-up capital of $50,000, which has since been increased to $100,000. The bank has a line of deposits aggregating $500,000. In the brief period since its organization it has opened some six thousand accounts, and its depositors are to be found in every class of life. It has grown steadily in public confidence and popularity, and its conservative management has given it a strong hold upon the classes who look upon a bank as a place for the safe keeping of money. It is the custodian of the savings of thousands of laboring people, whose interests it has always carefully guarded. The bank confines its operations strictly to that of a regular savings bank business, issuing pass books for every individual account, and allowing interest on all deposits from one dollar upwards. In seeking investment for its funds the utmost caution and care is displayed. No commercial paper is bought, no matter how good the names it may bear, unless its payment is absolutely secured by real estate, or some equally good collateral security. No speculative element whatever is allowed to enter into any feature of the business, even in the smallest degree, but, in all cases where money is paid out, the security must be of an actual and indisputable nature. Where such security is offered, the management is at all times ready and prompt to make the needed loans, and that at a legitimate and equitable rate of interest.

Another and somewhat important feature of the business transacted by this institution is the investment of trust funds, and the acting of trustee for estates and individuals, and performing all such acts as devolve upon that position. They also transact a large amount of business in investing money in real estate, either by purchase or in first mortgages on improved property, for non-residents. Many capitalists in other states preferring to make such investments through an established banking institution of high reputation and known responsibility, in preference to the more ordinary channels in which real estate business is conducted.

The officers of the company are: H. P. Churchill, president; W. P. Moores, vice-president; and H. P. Stimson, cashier. The board of directors is composed of some of the most prominent business men of Kansas City, whose personal integrity and undoubted commercial standing afford to the depositors of this institution the best possible security.

Of the safety deposit department of this company a full description is given under that classification in this work.

MERCHANTS NATIONAL BANK.

The Merchants National Bank of Kansas City was organized on November 11, 1879, and commenced business December 8th of the same year. It numbers some two hundred names among its stockholders, including prominent Kansas City men, and some whose names are very familiar in financial circles as representing the great moneyed interests of New York and New England. The bank commenced with a capital of $250,000, which in July, 1881, was doubled, and its present paid-in cash capital is $500,000, and in addition to this it has earned a surplus of $60,000. Its New York correspondents are: John Paton & Co.; Chicago, National Bank of Illinois; and St. Louis, Fourth National Bank. The directors are: Geo. F. Putnam, John Long, W. A. M. Vaughan, Chas. S. Wheeler, John C. Gage, F. L. Underwood, J. M. Coburn, O. P. Dickinson. Mr. John C. Gage is president and Mr. O. P. Dickinson cashier.

H. S. MILLS & SON.

H. S. Mills & Son are engaged in a general banking business under the laws of Missouri governing banks and bankers. Mr. H. S. Mills, senior member of this firm, was cashier of the branch bank of the State of Missouri up to the year 1865, and one of its directors from its establishment in 1858, at Arrow

Rock, Mo. In 1865 this bank was merged into the mother bank at St. Louis, Mo., and the Bank of Missouri established at Arrow Rock, Mo., of which he was cashier from its establishment until the same was wound up in 1882. On January 1st, 1883, he again opened business as H. S. Mills & Son, bankers, in Kansas City. The junior partner, Mr. E. Scott Mills, who had a life-long training in mercantile and banking pursuits, died April 6, 1886, at the age of 25 years; ample testimony of his worth is acknowledged by the bankers of this city. The bank will still remain as H. S. Mills & Son, 603 Delaware Street.

THE KANSAS CITY SAVINGS BANK.

The Kansas City Savings Bank was incorporated in 1883, for the purpose of doing a general banking and savings bank business. Its capital is $50,000, all of which is fully paid up. In its commercial or general banking department the bank handles collections for eastern correspondents, and has an extensive business in eastern and foreign exchange. In its savings department it pays interest on money that is deposited for a stated time and issues interest bearing certificates for the same, by this means affording the industrial classes an opportunity for the safe keeping of their savings, while the amount is being constantly increased by the accruing interest. Dr. J. Feld, the president and most active promoter of the organization of the bank, has been a resident of and has practiced his profession in Kansas City for the past twenty years. He is a large owner of real estate in this city, and of some of the notable business structures. The officers of the bank are: J. Feld, president; J. N. Allen, vice-president; Abram Mann, cashier, and Robert W. Eoff, assistant cashier.

TRADERS BANK.

This institution was incorporated in 1883, and has a capital of $600,000. Its operations are confined to the transacting of a strictly commercial banking business, and it stands high in the favor of men who are conducting the most prominent commercial enterprises in this city. The officers of the bank are: J. T. Thornton, president; Seth Mabry, vice-president; M. W. St. Clair, cashier, and W. R. Thornton, assistant cashier. The board of directors consists of the following well-known business men: Jas. T. Thornton, Geo. Sheidley, Seth Mabry, C. C. Quinlan, Nathan J. Hall, W. R. Thornton, W. H. Lucas, A. J. Snider, Wm. J. Smith, and M. W. St. Clair.

STOCK YARDS BANK.

This institution has a capital of $200,000 and a surplus of $8,000. The following banks are stockholders in, and virtually proprietors of the Kansas City Stock Yards Bank: the National Bank of Kansas City, Armour Bros. Banking Co., the Bank of Commerce, the Citizens National Bank, and the Traders Bank.

BANK OF GRAND AVENUE.

This bank has a capital of $50,000 and a surplus of $11,421. It does a general banking business. The officers of the bank are: L. A. Lambert, president; Henry Stubenrauch, vice-president, and Henry C. Lambert, cashier.

HOME SAVINGS BANK.

The Home Savings Bank has a paid-up capital of $50,000. It does a general banking business and makes loans on real estate. The officers of the bank are: John Reid, president, and T. F. Emerson, cashier.

THE CITIZENS NATIONAL BANK.

JUNE 3, 1888.

RESOURCES.

Loans and discounts	$ 896,850	40
Overdrafts	23,567	74
U. S. bonds to secure circulation	50,000	00
U. S. bonds to secure deposits	100,000	00
U. S. bonds on hand	2,800	00
Due from approved reserve agents	337,963	86
Due from other national banks	33,482	59
Due from state banks and bankers	68,455	72
Real estate, furniture and fixtures	6,613	25
Current expenses and taxes paid	15,404	27
Premiums paid	29,256	18
Checks and other cash items	19,188	25
Exchanges for clearing house	81,009	19
Bills of other banks	40,500	00
Fractional paper currency, nickels and cents	182	31
Trade dollars	275	00
Specie	176,205	65
Legal tender notes	31,404	00
Redemption fund with U. S. treasurer (5 per cent of circulation)	2,050	00
Total	$1,916,148	34

LIABILITIES.

Capital stock paid in	$ 200,000	00
Surplus fund	50,000	00
Undivided profits	37,568	17
National bank notes outstanding	45,000	00
Individual deposits subject to check	809,678	58
Demand certificates of deposit	92,524	58
Certified checks	19,325	55
Cashier's checks outstanding	275	00
United States deposits	84,400	64
Deposits of U. S. disbursing officers	448	21
Due to other national banks	176,484	61
Due to state banks and bankers	400,443	78
Total	$1,916,148	34

J. J. SQUIER, *President.*

W. H. SEEGER, *Cashier.*

NATIONAL BANK OF KANSAS CITY.

JUNE 3, 1886.

RESOURCES.

Loans and discounts	$2,506,600 22
U. S. bonds to secure circulation	50,000 00
U. S. bonds to secure deposits	50,000 00
U. S. bonds on hands	1,150 00
Other stocks, bonds, and mortgages	118,020 40
Due from approved reserve agents	558,807 36
Due from other national banks	30,886 78
Due from State banks and bankers	120,282 13
Real estate, furniture, and fixtures	13,500 00
Current expenses and taxes paid	7,159 70
Premiums paid	12,279 75
Checks and other cash items	8,791 67
Exchanges for clearing house	216,580 04
Bills of other banks	111,500 00
Fractional paper currency, nickels, and cents	765 06
Specie	493,050 00
Legal tender notes	124,200 00
Redemption fund with U. S. Treasurer (five per cent of circulation)	2,250 00
Total	$4,480,406 20

LIABILITIES.

Capital stock paid in	$1,000,000 00
Undivided profits	57,875 50
National bank notes outstanding	45,000 00
Individual deposits subject to check	1,786,582 98
Demand certificates of deposit	196,290 12
Certified checks	12,904 43
Due to other national banks	408,197 64
Due to State banks and bankers	978,552 36
Total	$4,480,406 20

J. S. CHICK, *President.*

W. J. ANDERSON, *Cashier.*

BANK OF COMMERCE.

MAY 1, 1888.

RESOURCES.

Loans, undoubtedly good on personal or collateral security	$1,543,287 15
Loans and discounts, undoubtedly good on real estate security	24,750 00
Overdrafts by solvent customers	3,844 02
Other bonds and stock at their present cash market price	54,676 86
Due from other banks, good on sight draft	784,168 36
Real estate at present cash market value	91,590 82
Furniture and fixtures	16,900 20
Checks and other cash items	77,040 18
Bills of National Banks and legal tender United States notes	210,541 00
Gold coin	125,340 00
Silver coin	6,558 19
Total	$2,938,698 04

LIABILITIES.

Capital stock paid in	$ 200 000 00
Surplus funds on hand	168,196 55
Deposits subject to draft at sight	1,739,647 22
Bills payable	000 00
Due other banks and bankers	830,854 27
Total	$2,938,698 04

W. S. WOOD, *President*.

C. J. WHITE, *Cashier*.

THE FIRST NATIONAL BANK

JUNE 3, 1886.

RESOURCES.

Loans and discounts	$ 641,089 13
Overdrafts	2,754 95
United States bonds to secure circulation	50,000 00
United States bonds to secure deposits	50,000 00
Other stocks, bonds and mortgages	500 00
Due from approved reserve agents	185,252 14
Due from other National banks	61,880 29
Due from State banks and bankers	59,240 46
Furniture and fixtures	2,500 00
Current expenses and taxes paid	7,606 79
Premiums paid	14,812 50
Checks and other cash items	2,496 00
Exchanges for clearing house	44,415 00
Bills of other banks	49,695 00
Fractional paper currency, nickels and cents	253 27
Specie	64,212 50
Legal tender notes	45,000 00
Redemption fund with United States treasurer (5 per cent of circulation)	2,250 00
Total	$1,284,646 32

LIABILITIES.

Capital stock paid in	$ 250,000 00
Undivided profits	14,151 63
National bank notes outstanding	45,000 00
Individual deposits subject to check	397,665 26
Demand certificates of deposit	19,966 70
Certified checks	4,904 00
Cashier's checks outstanding	2,500 00
United States deposits	35,000 00
Deposits of United States disbursing officers	10 50
Due to other National banks	237,203 77
Due to State banks and bankers	278,095 26
Total	$1,284,646 32

JAS. L. LOMBARD, *President.*

CHAS. H. V. LEWIS, *Cashier.*

ARMOUR BROS. BANKING CO.

MAY 1, 1886.

RESOURCES.

Loans, undoubtedly good on personal or collateral security		$1,385,358 48
Loans and discounts, undoubtedly good on real estate security		15,000 00
Overdrafts by solvent customers		5,892 04
United States bonds on hand		1,100 00
Other bonds and stock at their present cash market price		2,527 50
Due from other banks, good on sight draft	$760,659 31	
Checks and other cash items	65,888 74	
Bills of national banks and legal tender notes	535,592 00	
Gold coin	25,000 00	
Silver coin	17,819 02	
Exchange maturing and matured	——	$1,404,959 07
Total		$2,814,837 09

LIABILITIES.

Capital stock paid in		$ 250,000 00
Surplus funds on hand		406,866 65
Undivided declared dividends		50,000 00
Deposits subject to draft at sight	$1,672,782 64	
Due other banks and bankers	435,187 80 —	$2,107,970 44
Total		$2,814,837 09

A. W. ARMOUR, *President.*

W. H. WINANTS, *Cashier.*

KANSAS CITY SAFE DEPOSIT AND SAVINGS BANK.

MAY 1, 1886.

RESOURCES.

Loans, undoubtedly good on personal or collateral security	$226,001 44
Loans and discounts, undoubtedly good on real estate security	88,454 52
Other bonds and stock at their present cash market price	114,092 75
Due from other banks, good on sight draft	54,489 85
Furniture and fixtures	1,348 07
Checks and other cash items	13,756 34
Bills of National Banks and legal tender United States notes	12,707 00
Gold coin	15,194 60
Silver coin	837 73
Total	$526,884 30

LIABILITIES.

Capital stock paid in	$ 50,000 00
Surplus funds on hand	30,685 38
Deposits subject to draft at sight	339,744 17
Deposits subject to draft at given dates	106,454 75
Total	$526,884 30

H. P. CHURCHILL, *President.*

H. P. STIMSON, *Cashier.*

TRADERS BANK.

May 1, 1886.

RESOURCES.

Loans, undoubtedly good on personal or collateral security	$ 938,780 85
Loans and discounts, undoubtedly good on real estate security	12,536 88
Overdrafts by solvent customers	812 62
Other bonds and stock at their present cash market price	33,300 00
Due from other banks, good on sight draft	239,652 67
Furniture and fixtures	4,580 28
Checks and other cash items	28,613 69
Bills of National banks and legal tender United States notes	235,800 00
Gold coin	260,000 00
Silver coin	23,320 74
Total	$1,777,397 73

LIABILITIES.

Capital stock paid in	$ 600,000 00
Surplus funds on hand	70,859 98
Deposits subject to draft at sight	793,048 84
Due other banks and bankers	313,488 91
Total	$1,777,397 73

J. T. Thornton, *President.*

M. W. St. Clair, *Cashier.*

VAULTS OF THE KANSAS CITY SAFE DEPOSIT AND SAVINGS BANK.

SAFETY DEPOSIT COMPANIES.

IN the highly complicated business methods of the age, the ownership of money is often evidenced by titles, bonds, or slips of paper, which may be carried in the pocket, the loss or destruction of which would be sometimes irremediable. In days when wealth lay almost exclusively in realty, the chief concern of the great proprietor was to protect his property from an adversary by means of a moated castle and a legion of mailed retainers; his only apprehension was from the aggression of superior numbers.

To-day, however, all this is changed, and wealth is threatened from so many channels that it is scarcely less difficult to preserve than to acquire. Of these, the most dreaded and insidious are fire and burglary; and to combat them successfully has heretofore required the most watchful and unremitting vigilance. A common office safe in a building of ordinary construction is now recognized as no serious obstacle to the ingenuity of crime, or the insatiable violence of fire; and the daring of the one or the havoc of the other, too frequently, in a single night, renders of no avail the labor of a life, and transforms affluence into penury.

Nor is this the only danger which attends the possession of wealth, for over the heads of the fortunate is ever impending the fear of midnight raids or violence and death, the burden of unremitting responsibility, and the haunting remembrance that the custody of valuables is a perpetual menace to the lives of loved ones. "Give me neither poverty nor riches" came more sincerely from the hearts of men in days when to be poor was to be the foot-ball of fortune, and to be rich was to be dogged through life by greed and crime.

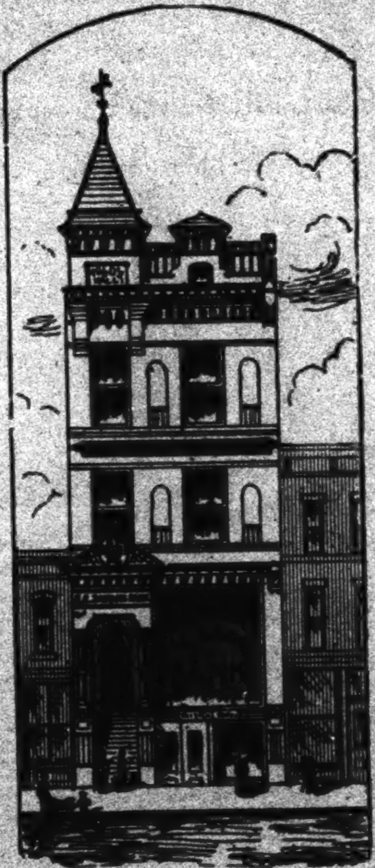
But now in Kansas City, and other centers of civilized life, wealth may purchase absolute protection and an entire freedom from responsibility, and this is unquestionably the greatest advance in this direction achieved during the present century. This is accomplished through the various safe deposit companies, chartered corporations with capital sufficient to guarantee the depositor against all loss, and who in the construction of their vaults have spared no expense, and called into requisition the best scientific and mechanical skill in the world.

The Kansas City Safe Deposit Company, which is conducted under the same management as the Kansas City Safe Deposit and Savings Bank, with its fire and burglar proof vaults, possesses all the necessary appurtenances for the prompt, convenient, and safe transaction of this business—a structure in character and completeness equal to every possible requirement, rents safes in its vaults with combination locks, or locks that can be opened only with the keys held by the renters; receives for safe-keeping, under guarantee, valuables of all descriptions, such as coupons, registered and other bonds, certificates of stock, deeds, mortgages, wills, coin, plate, jewelry; also clothing and other personal effects—assuming the fullest liability imposed by law.

Safes of all desirable sizes, built inside of the absolutely fire and burglar proof vaults of this company, are rented at from $10 upwards per annum. The locks to these safes are all different and are changed with every change of renter. Each safe has within it one or more tin boxes, or cases, in which to place the valuables deposited, under lock and key, held by the renter. These boxes or cases are not to be opened within the vault, but must be removed to an adjoining room, fitted up with desks, screens, etc., where the owner, in perfect seclusion and privacy, can examine his securities, cut off coupons, etc.

Strangers visiting the city and having in their possession money or valuables are thus afforded the means of depositing the same for safe keeping with a responsible company. Residents in the country or surrounding cities, having no safe deposit facilities, wishing to deposit bonds or valuables with this company, may send them through any reliable express company, who will be responsible for their safe delivery, and obtain a certificate of deposit for the same as may be directed.

It would be impossible for the most inventive genius to devise more effectual means for guarding securities and valuables from fire and thieves than are furnished in the building, vaults, and police regulations of this company. The unparalleled increase of burglary and theft, and the skill, ingenuity, and success with which they are now pursued, render the absolute security provided by this company a prime necessity of modern times. The officers of the company are: H. P. Churchill, president; W. P. Moores, vice-president, and E. C. Sattley, safe deposit manager.



KANSAS CITY SAVINGS BANK.

LOAN AND INVESTMENT COMPANIES.

MONEY, to carry on the vast farming operations incident to the enormous production of the West, must be, and has always been necessary; and money judiciously invested in this direction has always heretofore, and must always in the future, have the most solid security, and be the most certain of steady productiveness of interest. The value of farm mortgages does not depend upon the skillful manipulation of speculators, as is too often the case with stocks and bonds. The farmer holds a widely different position from the mere trafficker in the speculative proclivities of mankind. And he can not, if he would, play false to his creditors. He must pay or cease to exist.

There are many reasons why Eastern investors should prefer Western loans: They pay, on an average at least two per cent more interest per annum than Eastern loans, thus giving an investor fully 33 per cent increased income. They are based on low and steadily increasing values, while in the East values are high, and either stationary or decreasing. In the East loans are usually made to pay off personal liabilities, or to engage in outside business, while in the West they are almost invariably made for the purpose of stocking or improving with buildings and fencing the very farms upon which they are secured, thereby increasing the security by the full amount of the loan.

The demand for these securities has, from small beginnings, steadily grown in volume and importance, until it has reached such proportions that many of the strongest financial institutions in both the East and West, composed of men of the highest character and finest business qualifications, are now exclusively engaged in supplying it. Such is the favor with which these mortgages are now regarded that the most conservative managers of insurance and trust companies, savings banks, institutions for loaning, trustees, and private investors alike recognize them as occupying a prominent position among the soundest and most reliable securities.

As the nature of these securities has become more widely known, and their value more generally appreciated, there has arisen a demand for greater facilities for bringing the accumulated capital of the East and the natural requirements of the great West into closer relations; this has been supplied by the organization and establishment in Kansas City, as the city of all others, the closest to the great producing States of Missouri, Kansas, Iowa, and Nebraska, of a number of corporations formed for the special purpose of investing capital in farm-mortgages and western land securities. These afford the opportunity for securing, in these rich and rapidly growing States, the best possible investments, with a rate of interest as high as is consistent with undoubted security. But, to be assured that the agency through which they come is capable and trustworthy, is a proper and reasonable requirement on the part of the investor. Such investments should be made through a responsible company, permanently organized, and under competent and experienced management.

It was about 1880, that the demand commenced to be felt for a more direct financial connection between the great grain producing and cattle grazing States surrounding Kansas City and the financial centers of the East, and it was in this year that the firm of was established here, consequently this is the oldest institution in the city now dealing in this class of investments. The rich field developed by them, and the increasing necessity for money consequent upon the opening up of new farms and the rapid growth of population, combined with the fact that the operations of this firm had demonstrated the unexceptional character of Western farm mortgage loans as securities and the high rate of interest they produced, opened the eyes of many Eastern financiers to a fruitful field of investment which up to that time had received but little attention.

From the commencement the firm in question have conducted their business on the straightest principles, as all must do who seek success in dealing with money. No mere personal or political feeling sways them in their transactions. Each parcel of ground is personally examined by one of them or by their salaried inspector, who has no glittering commissions to dazzle his eyes or warp his judgement; they lend money only on improved and thoroughly productive property; the titles are examined with a scrutiny as rigid as though they were themselves about to become the absolute purchasers, and the loan is granted or withheld accordingly as sound business discretion may dictate. It is thus that the confidence of investors has been acquired, and it is only through the employment of similar agencies that the accumulated capital of the country can find its ultimate greatest profit and best security. In order to give this close attention to every detail pertaining to each loan, they have confined this department of their extensive transactions to the States of Missouri and Kansas, which are unquestionably, at the present time, the most rapidly improving states in the Union. Beyond this, they make loans on improved city property, and having strong Eastern and foreign connections, their transactions have assumed proportions of great magnitude. They are also the financial agents or some of the strongest Eastern insurance companies for whom they have made large investments.

As an instance of the beneficial influence of their transactions on Kansas City itself, it may be noted that until they commenced to handle municipal bonds, and similar securities, even the bonds of this city had to seek a market in Chicago, New York, or Philadelphia, whereas to-day the bonds of Missouri, Kansas, Texas, and Iowa are handled more largely here than in any other market. Their intimate relations with the banking institutions of the West are best shown in the statement that they are the sole owners of the Bank of Columbus at Columbus, Kansas, and large stockholders in the Farmers & Drovers Bank of Kingman, Kansas, of which Mr. Jarvis is president, and in the Scott County Bank of Scott City, Kansas, of which Mr. R. R. Conklin is the president. The firm have offices at Kansas City and at Winfield, Kansas, and Jarvis, Conklin & Morgan at Kingman, Kansas. Their Eastern offices are 27 Custom House street, Providence, R. I., and 411 Walnut street, Philadelphia.

THE KANSAS CITY INVESTMENT COMPANY.

This company was incorporated in 1882, for the purpose of making and dealing in loans on real estate and handling real estate and cattle, which latter comprises the purchase of cattle ranches and running them. The company have, however, confined their business up to this time, and it is their purpose to so continue it, to the transactions in real estate. They have a fully-paid-up cash capital of $50,000, and as their great facilities and direct methods of business enable them to realise immediately on their securities, they are always in a position to respond promptly to all demands for loans that are made upon them. Their system, like all great undertakings, is of the simplest kind: they loan their own money on farms, city and suburban real estate, or furnish the means for building and sell the mortgage bonds or securities representing such loans in the

Eastern and foreign markets. Their superior facilities for the conduct of such transactions consist, in the first place, in the fact that their head offices are located in this city and are under the management of Mr. E. E. Holmes, the president of the company, who was for many years a resident, and an operator in real estate and farm loans on an extensive scale, in Emporia, Kansas, and thus acquired that intimate knowledge of values of Western lands which may fairly be considered as essential to the successful transaction of a business of this character.

In the second place, their Eastern and foreign connections are of the most direct nature. They have an established office in Portsmouth, N. H., under the care of Mr. Willis G. Myers, the vice-president of the company, from which the securities representing the loans made by the Kansas City office are disposed of, and where a perfect system is adopted of placing all securities in the hands of investors in the most convenient and acceptable form; by this means the person seeking investment can select a mortgage bond representing real estate in the West, or a debenture bond of the company itself that is secured by real estate loan deeds. The extensive nature of the business thus transacted is best shown by the statement that the company have loaned over $4,000,000 since their organization, and this sum does not include large amounts loaned and invested by them as agents for others, and in this branch they do quite an extensive business.

In developing Kansas City, the company had the contract for platting what is known as the Dundee addition, and which has become one of the most valuable sub-divisions of this city. They built some of the finest business structures on Delaware street, and have handled large amounts of money for Scotch capitalists. It is almost needless to add that transactions of such magnitude have tended greatly to the general progress and welfare of the city. The officers of the company are: E. E. Holmes, president; Willis G. Myers, vice-president, and A. C. Buckner, secretary.

LOMBARD INVESTMENT COMPANY.

The Lombard Investment Company is incorporated under the State laws of Massachusetts and also of Kansas, having its head Western offices at Kansas City. Previous to May, 1885, the Western head-quarters of the company were at Creston, Iowa, and at that time were moved to this city. The business of the company is the loaning of money on first mortgage, on improved farming and city property in the States of Missouri, Kansas, and Nebraska. It has a cash capital and surplus of $850,000. The operations of the company are conducted in the most methodical and systematic manner possible. In making each loan, every detail of the transaction is minutely examined with the same close investigation that would be adopted if the purchase of the property were contemplated, and if on this rigid scrutiny the title is found to be unimpeachable, and the property to be improving and desirable, the loan is made without hesitation or delay, for this company passes on all applications for loans in Kansas City, and consequently does not have to wait for any sanction or approval from the East. Their greatest care is as to the absolute soundness of the security, and when this is placed beyond question the deeds are at once drawn, clearly stating, in the most definite and concise form, the details of the transaction, and the money is advanced. This freedom from all unnecessary circumlocution is highly appreciated by the borrowers in the West, while the vigilance and caution that is exercised in every instance makes the securities of this company to be eagerly sought after in the East and in Europe.

That this city is deriving a great benefit from the establishment here of the Lombard Investment Company and the other interests with which the Messrs. Lombard are identified, notably the First National Bank (of which an account is given in the chapter on Banking), must be very evident to the most superficial observer. In the first place, they have, through their extensive and intimate acquaintance and associations with the moneyed interests of the East, influenced an enormous amount of capital in this direction for investment. They have also, through the same means, secured the complete recognition of the soundness of this class of security, and particularly with regard to mortgages on Missouri property, their efforts have contributed largely to dispel the unfair and mistaken notions that had so long hung like a cloud over the fair name of the state. They have brought under the direct notice of Eastern financiers the fact that Missouri is probably to-day the most rapidly improving state in the Union, that her laws of foreclosure are highly favorable to the lenders, and that the permanent character of the improvements render real estate in Missouri a most desirable permanent or long-time investment. Beyond this, they have, through their extensive advertising throughout the East, directed a large number of the better class of emigrants from other countries, and many enterprising Eastern men of means to the advantages offered in this city and in this section of country, and by this means have induced many to inquire into the facts, and ultimately to settle here. The large amount of capital that the company have directly loaned on Kansas City property is shown in the county records, which reveal the fact that they have recorded more mortgages on city property during the past year than any other corporation or firm.

The Lombard Investment Company have the strongest financial connections throughout the West, and are large stockholders in the following banks, which act as their special agents in the various localities named: The National Bank of America, Chicago; Capitol National of Lincoln, Nebraska; First National Bank, Galesburg, Illinois; Bank of Creston, Creston, Iowa; First National Bank of Humboldt, Nebraska; First National Bank of Auburn, Nebraska; First National Bank of York, Nebraska; First National Bank, Larned, Kansas; First National Bank, Lincoln, Kansas; First National Bank, Garden

City, Kansas; Kansas State Bank of Wichita, Kansas, and the First National Bank of Kansas City, Missouri.

The company have also the most direct financial relations with the moneyed centers of Europe, having their own offices at 58 Lombard street, London, England. Their Eastern offices are 12 and 13 Sears Building, Boston, Mass. The officers of the company are: Benjamin Lombard, Jr., president; James L. Lombard, vice-president and manager; J. W. Gish, superintendent farm department; G. W. Mathews, superintendent city department; H. W. L. Russell, cashier.

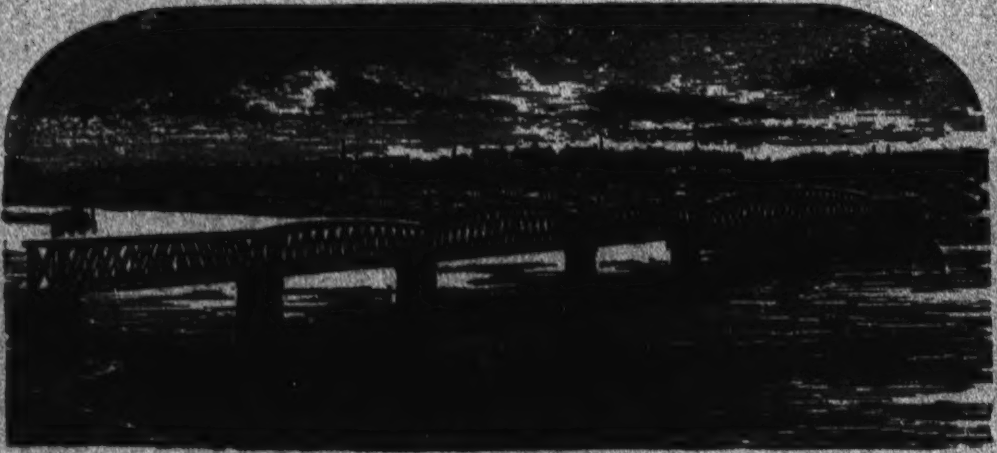
EQUITABLE MORTGAGE COMPANY.

The Equitable Mortgage Company was incorporated for the purposes of making and dealing in loans secured by mortgages on improved farms in the States of Missouri, Kansas, Iowa, and Nebraska, and for the negotiating of loans on improved city real estate. Of this latter branch of its business it will be sufficient to say that the company possesses, through its perfect organization and large connections and resources, the utmost facilities for supplying investors with securities based on first mortgages of real estate in this city that ranks among the best developed property and that most rapidly increasing in value. Of its business of dealing in Western farm mortgages, it will be necessary to a clear understanding of the nature of its transactions to enter somewhat more into details.

The gentlemen who founded this organization, and who are now its active officers, had for many years been identified with some of the most prominent banking and financial institutions of the West, and in the conducting of their daily business were lead by the necessities of the situation to appreciate the importance and desirability of perfecting a system that would enable Eastern investors to avail themselves of the opportunity of placing money as an investment in mortgages on Western farms, and consequently enjoy the advanced rate of interest that these securities paid, without the danger, delay, and expense that so frequently attended any efforts in this direction; and further, to secure for the honest and intelligent farmer the means to improve and develop his property by promptly advancing him money on the best security that can to-day be found on the face of the earth, for it is the earth itself, or, at least, a rich and goodly portion of it.

The first step was the incorporation of the Equitable Mortgage Company, with a paid-up capital of $100,000, which on May 20th of the present year was increased to $600,000, of which one half has been paid in, and the remainder is to be called for as the requirements of business demand. The organization of an efficient staff of officials who possessed a local knowledge of values throughout the states in which the company does business, derived from an extended experience, and who were governed by that cautious conservatism in action that can alone achieve success in financial operations, was the next step taken by the managers of this corporation. They then adopted a perfect method for the consideration of applications for loans and for the transaction of the company's affairs on an entirely secure basis throughout all its departments. Their principal business is done in the States of Missouri, Kansas, Iowa, and Nebraska, which all lie within what is known as the "Corn Belt," and constitute what is confessedly the richest agricultural area of like extent in the United States.

The location of the Western office at Kansas City, in the center of their field of operations, and from which every part of it is easily accessible, gives them unsurpassed facilities for examining the lands upon which they loan, and, carefully investigating each individual transaction. If upon the closest scrutiny and most minute investigation the application for a loan proves acceptable, the applicant is required to execute a bond with interest coupons attached, and a mortgage securing the same. These papers having been duly executed, the mortgage is then placed on record and the abstract of title continued to date, showing the mortgage held by the company to be the first



RAILROAD BRIDGE ACROSS THE MISSOURI RIVER.

and only lien upon the land, after which the applicant receives his money and the loan is completed and ready for sale. The vigilance and care of the company is not, however, relaxed with the filing of the mortgage; they keep a complete record of every loan, attend to the collection of the interest and principal, and constantly look after everything which could affect the interest of their investors; when an insurance policy is about to expire they see that it is properly renewed; when taxes become due they require their prompt payment, and the perfection of their system enables them at all times to keep thoroughly acquainted with the circumstances of each borrower and the condition of his security until the loan is finally paid. The company guarantee the prompt payment of interest upon all their loans, and collect the same and remit it to the investor without charge. They also guarantee the payment of the principal within two years from the maturity of the loan. In the rare event of a default this limitation of two years gives them sufficient time, under almost any circumstances, to collect the loan, while ordinarily a much shorter time would be required, and works no inconvenience to the investor, as they guarantee the regular semi-annual, payment of interest while collection is being made. The care that is exercised in making loans is exemplified in the statement of the managers that in the past eight years they have negotiated loans to the amount of $4,000,000, and in no single instance have their customers failed to receive their principal and interest promptly when due. The company invest their own capital in these loans, and, as a consequence, they always hold an assortment varying in amount from $200 to $10,000 each, from which they can make selections to suit purchasers.

The several members of the company, though formerly from the east, have resided in the west for many years, and are thoroughly familiar with the character and value of lands and securities in the States in which they operate. Messrs. Stimson, Parker, and Churchill, jointly established, and are now actively managing the following banks: First National Bank of Clyde, Kansas; the Bank of Downs, Downs, Kansas; First National Bank of Cawker City, Kansas, and the Safe Deposit and Savings Bank, Kansas City, Mo. These banks now have an aggregate capital and surplus of $300,000, and total depoists of nearly $1,000,000. They are also largely interested in the American National Bank of Kansas City, established in 1886 with a paid up capital of $1,250,000.00. In the building up and management of these institutions they acquired an experience in western securities and business methods, and a knowledge of people, lands, and titles throughout the west, which are of the first importance in making safe and desirable investments. Mr. Avery, who devotes his entire attention to the management of the business of the company, has been exclusively engaged in making and negotiating farm mortgages in the west since 1877. His established reputation as a careful and reliable investor, his long experience in this especial line of business and consequent intimate knowledge of all its details, and his well known conservatism and absolute integrity, pre-eminently fit him for the responsible duties of his position, and furnish to the customers of the company the strongest possible guarantee that their funds will be safely and satisfactorily invested. Mr. Charles N. Fowler, who has charge of the New York office, and is intrusted with the management of the eastern business, combines with a large and favorable acquaintance in the east an accurate and extensive knowledge of the west. He is widely known as an able and successful lawyer, and possesses an especial familiarity with the laws of the western States relating to land titles and mortgage securities. The officers of the company are: H. P. Stimson, president; Charles N. Fowler, vice-president; H. P. Churchill, treasurer; John C. Avery, secretary; and E. E. Parker, auditor.

Its offices are: Kansas City, John C. Avery, general manager; Broadway and Fulton streets, New York, Charles N.

Fowler, manager eastern department; 23 Court street, Boston, H. H. Fitch, manager; 112 South Fourth street, Philadelphia, C. B. Wilkinson, manager. It is worthy of notice that the eastern officers are not agents, but the direct officers of the company, and each of them is thoroughly identified with the company's interests, all of them being stockholders in the institution.

WESTERN MORTGAGE AND INVESTMENT COMPANY.

The Western Mortgage and Investment Company (Limited) is an English corporation having its chief office at 15 Cockspur street, London. It has an authorized capital of £500,000 or $2,500,000, while its subscribed capital is £250,000 or $1,250,000. The company was formed for the purpose of investing money in loans on Western farm mortgages and on ranches combining both cattle and land. Since it entered upon its work in 1883 it has placed about $1,500,000 in these securities. The operations of the company are somewhat different from the home institutions of a similar character, inasmuch as it loans its own money and holds all of its own mortgages. In fact, it is a corporation having a large amount of capital at its disposal, for which it is seeking in the prosperous Western States good improved farms on which to make investments on long-time first mortgages.

A great advantage to the borrowers, that is at once apparent in the management, is the fact that by holding the securities itself the company is at all times able, and is equally disposed, to release a mortgage for the convenience of the borrower in the case of his wishing to dispose of the whole or any part of the property on which their mortgage is held, or in any similar emergency that may at any time arise. Where the securities are disposed of to other parties, as is usually the custom with investment companies, any such concession or accommodation as this, would of course, be rendered impossible, and the transactions of this company have been greatly facilitated wherever this matter is properly understood and appreciated. The resident general manager of the company is James A. Forbes, Esq., who has his office in Kansas City.

WHIPPLE INVESTMENT COMPANY.

The Whipple Investment Company was organized in 1885 with a cash capital of $50,000, for the purpose of dealing in western securities and real estate mortgage loans. Since its incorporation the company has maintained an active, steady, and progressive business. The conservative policy pursued by its officers is best demonstrated by the fact that during its operations the entire loans effected by them have proved safe, satisfactory, and remunerative. It has been their rule to seek only such loans as are made at a low rate of interest and which are, as a matter of course, correspondingly secure and consequently the soundest business investments. No exceptionally large profit in prospective would afford to them the slightest inducement to diverge from this course; in point of fact, the delusive appearance of an unusually high return would, to them, be synonymous with a doubtful security. To this steadfast adherence to a conservative management may be attributed the high esteem in which their mortgage loan deeds are held and the ever ready sale that they meet with among capitalists and investors. It would be difficult to over estimate the influence that has been exercised by the officers of this company in the startling and rapid progress made by Kansas City, they having been closely identified with the monetary and real estate circles here for many years, and ever active in every movement for the city's advancement.

Mr. A. A. Whipple, the president, after many years of experience in banking, entered into the real estate business in 1879, under the style of Whipple Bros., which he continued until 1881, when he organized the banking firm of Whipple, Cowherd & Co.; shortly after which he, in conjunction with his father and brother, bought out the interest of his partners, and with others incorporated the Citizens National Bank, of which he was the cashier, while his brother, Mr. B. T. Whipple, the secretary and treasurer of the Whipple Investment Company became the assistant cashier. In 1883 Mr. B. T. Whipple resigned this position and went into the real estate business; in 1885 Mr. A. A. Whipple also resigned the office of cashier of the Citizens National Bank, of which, however, he is still a director, and joined his brother in the real estate business and organized the Whipple Investment Company. Mr. A. J. Whipple, the vice-president, takes entire charge of the eastern business at the office of the company, No. 17 Milk Street, Boston.

It will thus be apparent that the company is in the closest communication with their eastern connections, and that it is in full possession of such knowledge of western land values and securities that can only be obtained by long residence and an active business experience, which knowledge is of incalculable value in financial transactions of the nature in which this company is engaged. It is sufficient to add that its honorable record and the sterling integrity and sagacity of its officers is vouched for by such institutions as the Merchants National Bank of Boston, the Fourth National Bank of New York, and the Citizens National Bank of Kansas City.

NEW ENGLAND LOAN AND TRUST COMPANY.

The New England Loan and Trust Company is a corporation which began its existence at Des Moines, Iowa, ten years ago, as a co-partnership. It was subsequently incorporated, with a paid-up capital of $50,000, which has recently been increased to $150,000. Its surplus is $30,000. About five years ago this company established a branch office in Kansas City, and another at Sioux Falls, Dakota.

During the years of its existence, this company has invested about $7,000,000 in first mortgage securities, all of which large business has been done without the loss of a single dollar to any of its investors, or to the company itself. The Kansas City office operates in Western Missouri, and Eastern and Central Kansas, and confines its business to farm loans and choice city property.

The present officers of the company at Des Moines, Iowa, are: John Wyman, president; W. W. Witmer, vice-president; D. O. Eshbaugh, treasurer, and W. F. Bartlett, secretary. The Kansas City department has been under the management of H. B. Leavens, a gentleman who has a thorough knowledge of the business and is well informed in regard to the Missouri and Kansas territory in which the company operates. The company has an office at 160 Broadway, New York, through which its Eastern business is transacted, and of which Mr. H. C. Copeland, formerly cashier of Sprague National Bank, Brooklyn, New York, is the manager.

The development of the business in Missouri and Kansas pointed out the need of more capital for that department, and the result has been, a new corporation, in which the original corporation and its stockholders are largely represented, has been organized in Kansas City, under the laws of the State of Missouri, with a capital stock of $150,000. This new company is the "New England Trust Company," and all its arrangements have been completed and offices secured on the corner of Sixth and Wyandotte streets. The most prominent feature of their business is, as heretofore, the making of long-time first mortgage loans upon farm and city property in the States of Missouri and Kansas, which mortgages are disposed of to the customers of the company in the East, who are composed of leading savings banks and trust companies in New England, New York, and Pennsylvania, and of prominent insurance companies and capitalists in the East. The Eastern business of the new corporation is operated through the same channel as heretofore, and by this arrangement the new company enjoys all the benefits of the facilities derived from the valuable connections of the Des Moines Company. The combination thus formed, with the ample capital afforded them through the new organization and the closer identification of the institution and its officers with the locality in which it does business, enabling them, as it does, to transact all affairs in the most direct and expeditious manner, and with the addition of the eminent gentlemen to their directory, indicates a line of safeguards that will maintain the high reputation they have already established.

The officers of the company are: Ex-Governor Thomas T. Crittenden, president; Judge James H. Austin, vice-president; H. B. Leavens, treasurer; and Watt Webb, Secretary. The company is also empowered by its articles of incorporation to perform all business usually conducted by "Trust Companies," and as its organizers and officers are gentlemen of well known local standing and influence, its business of this character will undoubtedly assume proportions something equivalent in extent to its loaning and investment transactions.

MISSOURI UNION TRUST COMPANY.

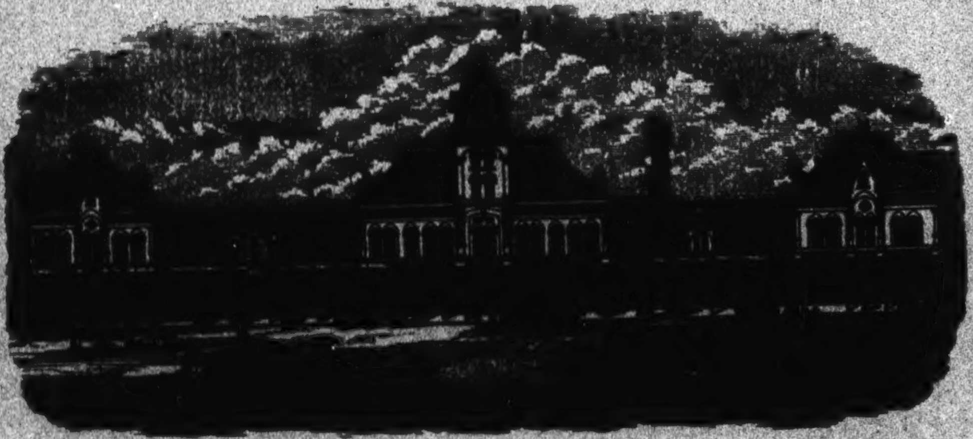
The Missouri Union Trust Company was incorporated in 1885, and is the first organization of a trust company made under the laws of this State. The substantial character of these institutions and their great usefulness have long been recognized in all the older States, and it is a most creditable and certain indication of the solid growth of this city, and the high commercial and financial rank it has attained, that it should have so promptly appreciated the necessity of such an institution. The authorized capital of the company is $400,000, which will be called in as required. The present paid up capital is $100,000. The corporation is authorized to act as trustee, executor, administrator, and receiver, and to invest moneys in agreed upon securities, and generally to perform such acts and exercise such powers as are usually performed and exercised by trust companies. A specialty is made of carefully selected mortgages on improved Kansas City real estate for eastern investors, the president, Mr. C. W. Whitehead, having had a long and successful experience in the real estate business of Kansas City and being perfectly familiar with all its details. The company is in a position to negotiate for eastern investors, in addition to bonds on waterworks and similar enterprises, city, town, and county bonds. That the field of the company's operations is an exceedingly promising one is evidenced by the high esteem in which mortgages founded on improved real estate in Kansas City are held, and by the universally prosperous condition and the requirements of the thriving States of Missouri, Kansas, and Texas by which it is surrounded and which naturally look to this city to furnish them the financial assistance that these great industries of farming and grazing demand. The officers of the company are: C. W. Whitehead, president, Kansas City, Mo.; Edwin F. Waters, vice-president, Boston, Mass.; Erskine Clement, treasurer, Kansas City, Mo.; Dobson & Douglass, attorneys, Kansas City Mo. The directors are: Charles W. Whitehead, Edwin F. Waters, Charles L. Dobson, William H. Winants, Attis A. Whipple, Hazen Clement, Erskine Clement; and its bankers are: Armour Brothers Banking Co., Kansas City; Citizens National Bank, Kansas City, and the National Bank of the Commonwealth, Boston, Mass.

REAL ESTATE.

"What a beneficent provision of Providence," said a gentleman celebrated, among other things, for getting the cart before the horse, "that noble rivers should always flow through the greatest cities." That this, however, is all but universally the case, will readily be seen by a glance at the map. Nevertheless, the instances are few indeed in which the site of a city has been deliberately chosen with forethought of its needs and confidence in its ultimate destiny.

Night falls upon a pioneer, and he pitches his tent by the edge of a crystal brook; winter overtakes him, and he builds the first rude cabin on the banks of an impassable river; a block house rises where the mouth of a stream offers harbor for tiny crafts, and how little the settler dreams that he has laid the corner-stone of a mighty city. Yet railroads meet and cross upon the boundless prairies, the breast of the broad river bears the produce of empires to the markets of the world, and the village landing-place becomes the center of commercial activity, the nucleus of an unforeseen metropolis, the goal of a thousand channels of traffic, the great throbbing heart of a continent.

Thus it has ever been. Men call it chance, this chain of cause and effect which plants a village in one place rather than another; yet with a clearer appreciation of the laws which control its growth, they ascribe to rightful causes the development of the city from the town. "But why," say others, "did so few foresee the future greatness of Kansas City?" The answer to this is that such foresight could only have been based on a



KANSAS CITY UNION DEPOT.

more exact geographical knowledge of the country than was generally possessed; the fertility of the soil, the vastness of its productive area, the courses of rivers, and the trend of mountain barriers, with their influence on future railway lines. It would have involved a knowledge of the phenomenal development of our country, which has amazed the most sanguine, and added a new chapter to the possibility of national growth; it would have involved an appreciation of the causes which have conspired to pour the millions of Europe upon our shores.

But further retrospection would be idle; the mission of Kansas City is no longer problematical, it has become a matter of history; the question for our consideration now is not the origin or cause of her progress in the past, but the ultimate limits of her future growth. The rise in the value of real estate has hitherto been unparalleled. Is there reason to anticipate a continued advance? Are colossal fortunes still awaiting the shrewd investor in city and suburban lands?

In the first place every chapter in this work demonstrates the substantial growth and increase of business; then, next, Kansas City is adding to her population at the most remarkable rate, perhaps, ever made by any city. New industries are constantly springing up, or are attracted hither from the less progressive cities, while every year extends the area of country from which the city draws support, and adds new channels of communication to her vast confluence of railway lines.

Then, again, the city is only just beginning to grow. It has not yet caught up with the extended area of cultivation and the increase of population in the territory by which it is surrounded. Rapid and vast as its improvements and additions have been made, they still do not afford anything at all equivalent to the requirements of this rich surrounding territory. An examination of the map will show Kansas City to be about the geographical center of the United States—as she is the center of its richest agricultural region. The line of industrial and popular growth approaches this point with each year's progress, and it is not difficult to understand why Kansas City extends its trade limits with such remarkable rapidity.

It has been well said that "the variety of natural resources, including exhaustless iron and coal fields and forests of virgin timber, in Arkansas and Missouri, for manufacturing purposes, are almost unlimited in extent, with unequaled climatic advantages and boundless wealth; the failure of one single crop can not retard the onward, ceaseless progress of Kansas City, as the temporary loss will be recompensed by additional wealth from other sources and sections newly developed. Kansas City has territory tributary to her, the richest, grandest, most varied in quality and productiveness of any country of equal area in the world. Superior coal fields exist in the southern part of this State, ninety miles from Kansas City, being desirable for gas, steam and domestic use, and delivered at wholesale from 10 to 13 cents per bushel; ore and limestone are likewise abundant to make iron and steel.

"While in Southern Missouri and Arkansas are found virgin forests of over forty varieties of timber, all kinds of iron goods, woodwork, bentwork, leather and manufactured articles of every description imaginable except the production of pig iron, could be produced at Kansas City cheaper than any place in the United States, while hemlock and all kinds of oak leather can be made here cheaper than at Boston, New York, Buffalo or Rochester, and as for agricultural implements it is a miracle that they are not made here instead of in the East. Kansas City's proof of her agricultural domain is the fact that she distributes more agricultural implements than any other city on the earth, and if all possible influences are exerted by her energetic business men to build up a great manufacturing industry, her growth, wealth, and increase in population in the future will be beyond compare.

"Minneapolis claims rivalship to Kansas City, so does St. Paul, Omaha, Denver, Leavenworth, and other cities of less pretentious aspirations; but in business, Kansas City waves them aside and stands alone."

	Sq. miles.
Minneapolis has in her city limits	65
St. Paul has in her city limits	45
Kansas City has in her city limits	11.69
Cincinnati has in her city limits	24
New York has in her city limits	20
Indianapolis has in her city limits	15
Columbus, O., has in her city limits	10.59

Number of buildings erected per square mile, and cost per square mile:

	Sq. mile.	Cost.
Kansas City	322	$ 611,778
New York	225	2,260,000
St. Paul	76	93,892
Indianapolis	62	61,674
Columbus, O.	60	91,785
Minneapolis	56	151,502
Cincinnati	28	128,000

	Population.
Minneapolis claims	125,000
St. Paul claims	110,000
Kansas City	105,000

Nearly equal as regards population, but as regards business Kansas City does three times as much as Minneapolis, and a lot within one mile of Minneapolis' corporation would cost from five to ten times as much as Kansas City at the same distance out, showing that property in Minneapolis is on the high notch while Kansas City's real estate, as compared with every other city's, considering the present and future prospects, is the cheapest in America.

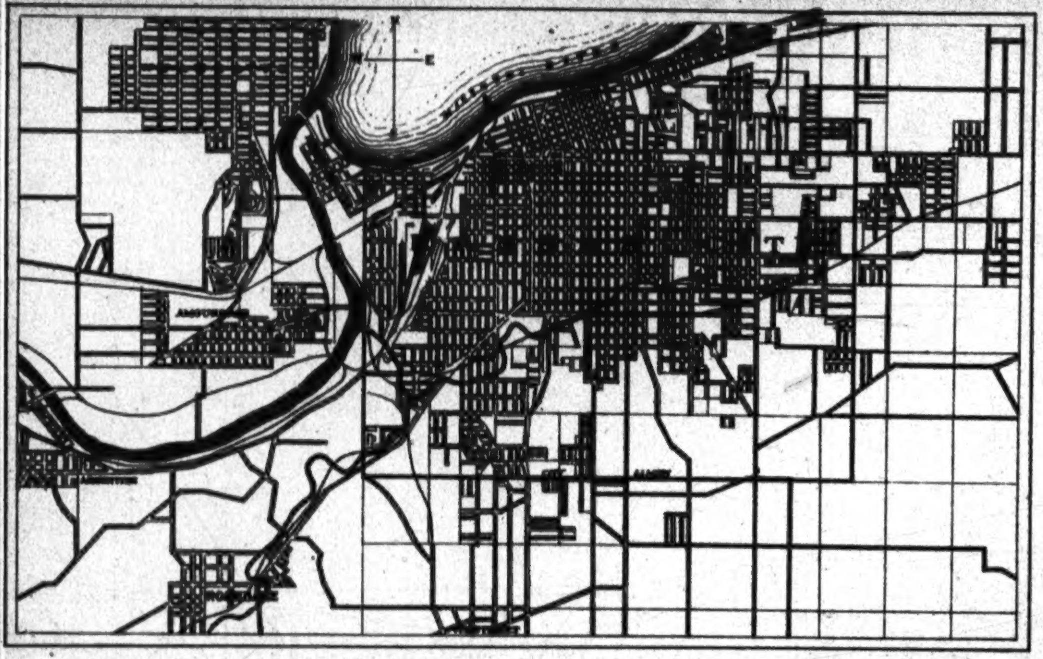
The number of large undertakings that are now in progress here would seem to indicate very plainly that the best informed persons are alive to the necessity of making immense permanent provision for the accommodation of the future growth of the city. The National Water-works Co. are, at an enormous outlay, making the improvements which are noted in another chapter of this work. Several additional lines of cable cars will shortly be in operation; a new Court House, costing $1,000,000; one hotel, costing $700,000, is in course of construction; the Coates House is being doubled in size and entirely remodeled at a cost of from $300,000 to $400,000; a new board of trade building is being built that will cost about

$500,000; the New England Mutual Life Insurance Co. is erecting a magnificent office building at an expense of about $350,000. Besides these there are a great number of other large buildings and business projects, street railways and cable lines, that are commencing, and many that are well advanced, that will entail the expenditure of very large sums of money, and the most casual observer can not fail to notice the favorable effect these enterprises have upon the general business of the city.

In real estate the record of the past year has been unprecedented in the history of cities. Suburbs have been pushed out in every direction; the open country has been sprinkled with beautiful residences, and traversed by belt and railway lines, and so great an impetus has been given to building that it is only the possibility of indefinite expansion, and the thousands of acres of circumjacent lands equally good, and save for the increased distance from the business center, equally desirable, which has kept the price of unimproved realty down to its present reasonable and relatively low figure.

The substantial character of the increase of values and the rapidity with which such advances occur, have been already alluded to and will be made more clearly apparent by a careful perusal of the individual transactions of the most prominent real estate firms here, which will be found at the latter part of this chapter. The magnificent showing made by the monthly transactions of real estate, as filed at the Recorder's office, afford authentic and indisputable evidence of the activity in real estate circles, and in this connection it should be remembered that such a thing as a depreciation in value has been unknown here for the past five years, or in other words the property is always transferred or resold at a higher figure than that at which it was purchased.

The aggregate of deeds recorded during the past six months is $27,041,867, whereas the total for the corresponding period last year, up to that time the biggest ever known, was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but $6,462,161. Since February the weekly aggregate, except in four cases has not fallen below a million dollars, while one week it reached $2,576,446 another $2,707,504. As an indication of what the market is doing now, the transfers for the four weeks of June amounted to $5,636,365, as against $1,595,402 for the corresponding period of last year. The official record of deeds recorded for the six months of the two years is as follows:

WEEK ENDING 1885.		WEEK ENDING 1886.	
January 10	$169,911	January 9	$ 561,699
January 17	152,489	January 16	152,489
January 24	103,877	January 23	485,919
January 31	115,751	January 30	344,230
February 7	228,536	February 6	405,647
February 14	136,156	February 13	708,789
February 21	140,906	February 20	680,964
February 28	339,140	February 27	470,069
March 7	257,632	March 6	750,623
March 14	168,611	March 13	1,301,251
March 21	248,057	March 20	1,160,068
March 28	117,702	March 27	853,217
April 4	265,125	April 3	1,106,192
April 11	310,807	April 10	842,873
April 18	344,791	April 17	1,280,326
April 25	231,986	April 24	1,568,386
May 2	302,979	May 1	1,656,963
May 9	381,191	May 8	2,576,446
May 16	292,124	May 15	896,489
May 23	202,287	May 22	2,707,504
May 30	265,702	May 29	1,053,459
June 6	306,217	June 5	1,228,730
June 13	434,793	June 12	1,362,910
June 20	334,946	June 19	1,607,223
June 27	429,446	June 26	1,437,302
Total	$6,462,161	Total	$27,041,867

The following comparative table shows the total number of monthly transfers with cost during 1883, 1884 and 1885:

	Total Considerations.			No. Instr'nts Filed.			No. of Plats.	
Months.	1883.	1884.	1885.	1883.	1884.	1885.	1884.	1885.
January...	$ 575,312	$1,157,891	$ 523,976	683	940	859	4	5
February.	415,351	801,304	837,487	552	71	8,821	4	5
March	710,727	930,698	919,678	794	1,001	1,129	1	3
April.......	493,274	984,862	1,320,598	745	1,239	1,495	5	10
May.........	955,948	1,406,698	1,341,321	923	1,149	1,588	2	14
June.	881,595	2,000,373	1,682,050	849	1,063	1,698	7	11
July.........	1,152,286	1,416,290	1,528,190	855	1,091	1,617	1	13
August....	513,665	595,286	1,209,758	751	852	1,388	1	5
Septemb'r	624,588	651,306	1,557,730	702	883	1,546	2	6
October....	650,834	1,000,982	1,942,359	777	1,007	1,962	4	5
November	810,860	578,839	2,447,408	899	856	1,894	3	9
December	773,760	685,986	2,435,139	908	879	2,068	4	6
Total....	$8,558,200	$12,210,526	$17,745,700	9,438	11,825	18,065	38	92

The building permits that were issued during 1885, numbered 2,598. Since the 1st of January, 1886 up to the present time in June, there have been 1,835 issued, making an increase of very nearly one hundred per cent over and above the number issued last year during the same period. Of those already issued this year, $1,865,975 were for brick buildings, $999,750 for frame structures, and $244,158 for miscellaneous buildings.

The record of building permits for the last three years is as follows:

	Total permits.	Cost.
1883..........	1,275.	$2,023,018.
1884..........	1,824.	3,562,968.
1885..........	2,914.	5,758,629.

The buildings in the territory now embraced in the new limits are not found in the official record, but an accurate record of the buildings in the new territory show 841 buildings erected in 1885, at a cost of $1,393,000, making a total for the city of $7,151,629.

It is entirely proper to add to this total the buildings erected in Wyandotte, Kansas City, Kas., etc., for a grand total, which aggregates 4,397 buildings, costing $8,001,379.

ACRE AND SUBURBAN PROPERTY.

With the rapid growth of the city, its greatly increased population, and the constantly added transportation facilities that are afforded by the cable, street-car, and railroad lines, it was naturally to be expected that out-lying property would be largely called upon to furnish desirable and convenient homes. The extent to which the expectations of even the most sanguine have been exceeded by the demand thus created, and in the increased value of suburban property, will be more easily understood from a brief description of the surrounding country and a few instances of the increased values.

It must be borne in mind that the city is bounded on the north by the Missouri River and on the west by the Kansas River, consequently what may be properly described as available acre or suburban property, is confined to the south and east. This commences at the old city limits—that is, at Twenty-third street on the south, and Woodland Avenue on the east, and extends thence to the south and east. Going south from Twenty-third street the country rises to a rich and wonderfully prolific prairie extending for about three miles to Brush Creek. On the west end of this prairie is the quaint old town of Westport, than which there are few more beautiful town sites, its situation being a high and commanding one and the surrounding country being beautified with orchards, vineyards, and blue grass pastures. The country on the east side is more rolling and furnishes building territory for five miles to where crosses the Big Blue River. The natural boundary of this city when it contains 600,000 to 800,000 inhabitants will therefore be the Big Blue on the east and Brush Creek on the south. It is the history of this territory for the last few years that furnishes the romance of real estate transactions. Of the thousands made and the fortunes missed, volumes could be written, but a fact gleaned here and there will convey a fair idea of what values were and what they are, and after all they are only in sympathy with the continued growth of Kansas City:

What is now known as the Porter & Hall estate, on the south side of the city, comprised four hundred acres. Two hundred acres of this tract was entered by Mr. Porter fifty years ago at $1.25 per acre, and the other two hundred acres was purchased from time to time at from $5 to $10 per acre. This property is bounded on the north by Twenty-third street, on the west by Holmes street, on the south by Thirtieth street, and on the east by Lydia Avenue. On Holmes street the ground is worth to-day $30 per foot, or $7,200 per acre. On Troost Avenue, which runs through the middle of the tract, it is worth $80 per foot, or $17,000 per acre, and on Vine street it is worth $4,000 to $6,000 per acre.

On January 25, 1881, J. J. Squier purchased one hundred acres on Troost Avenue, two miles from Twenty-third street (old city limits), for $100 per acre, and he has recently sold twenty acres of the tract at $2,000 per acre and another twenty acres of the same tract—which he had formerly sold—has been sold by the purchaser for $3,000 per acre.

In 1865, Chris. Frank purchased an acre, one mile south of the old limits, for $65.00, and sold it in 1885 for $1,200.

On the east side, R. T. Holmes purchased his tract about 1843 for from $9 to $12 per acre. The 31 acre tract which he still owns on 9th street adjoining Woodland, is worth about $10,000 per acre.

Of the old settlers who still own their property, Richard Hardesty acquired 90 acres in 1863 at $37.00 per acre, and sold 40 acres in 1885 for $50,000; he still owns 50 acres worth $100,000; and Jesse Thomas who entered some of his land at $1.25 an acre, owns still some 360 acres worth about $300 per acre, none of which cost him over $5 per acre.

Beal Green, got some of his land in 1837, and still owns about 60 acres within one-fourth of a mile of the new limits, worth $75,000. It is a strange coincidence that the only people who "wont sell," but in fact are still acquiring land, are old ladies. Ann Parish, the happy owner of some 90 acres in the south-east quarter, has nothing for sale. Widow Johnson who possesses some 150 acres of the very choicest territory in the south-east, surveys the approaching city with positive alarm, but refuses to price any portion of it. Margaret Davis, though three miles from the city limits, has yet such unbounded faith in the growth of the town that she does not hope to sell any thing till she can go in a cable car to get the notary. A sketch of the suburbs of Kansas City would be incomplete without a passing notice of good uncle Rufus Montgall; he has done more toward improving the country, straightening out defects, opening up roads, and explaining incomplete titles, than any score of men. He sold his land at a fair price, he enjoys the income therefrom, and he rejoices when he sees the 18th street lots selling at $40.00 and $50.00 per foot, though he only got $1,000 or $1,500 per acre for the land.

LAW & MACKENZIE.

The principal movement in the sale and purchase of acre tracts for subdivision has taken place during the past four years, and it was in 1882 that Mr. George Law, the senior partner of this firm, commenced his systematic operations in the sale of suburban acre property to syndicates of capitalists and to real estate men, he acting as broker for the owners, and the purchasers acquiring the property with a view to its subdivision and immediate sale in city lots. With a quick perception of the availability and advantages afforded by special locations, aided by a particularly sound judgment of present and prospective values, he has so successfully conducted these large transactions that in every instance both the buyer and the seller have realized large profits. The original owners of the property would of course get a greatly enhanced price from the fact that the land was to form an addition to the city, instead of lying idle or being used for purposes of grazing or cultiva-

KEYSTONE IRON WORKS.

tion, while the profits accruing to the purchasers who subdivided, if they could only be accurately obtained, would almost surpass belief.

The sales by this firm amounted last year (1885) to something exceeding $437,000, and comprised among many others the following well-known properties:

The Richard Hardesty tract, consisting of 40 acres, which was sold for $50,000 to, and is still held by, a Chicago syndicate, and is not yet subdivided.

The Cole tract, on Troost Avenue, 17 acres, was sold to a local syndicate for $50,000. It is not yet subdivided, but is now estimated as being worth fully $100,000.

The Corder tract, of 17 acres, was sold to a local syndicate for $35,000 and is not yet subdivided.

The Hudgens tract, of 13 acres, on Prospect Avenue, was sold to T. J. Green & Co., and is now known as Prospect View Addition. The Barber tract of 12 acres was also sold to T. J. Green & Co. and is already platted and entirely sold.

During the year 1885 there were some 92 additions platted, subdivided, and added to the city, and as the increase of the population during the same time amounted to fully 15,000, it will be seen that what has been erroneously looked upon as an extravagant development was in reality somewhat below the normal growth of the city's requirements. Nor is this a complete statement of the facts, for the growth in population during the latter part of 1885, and the early months of 1886, has been greater than at any other period, and points plainly to the necessity of still further additions for the accommodation of greatly increased permanent residents. In dealing in this class of property many people of intelligence and calculation have failed to forsee the drift of popular fancy and high prices, while others, with little thought and less knowledge, have made considerable fortunes by happy investments in acre property. It is yet uncertain where the upper ten of Kansas City will locate, and when an expression of opinion upon this subject was asked of Mr. Law, he said he could only reply as the game-keeper did to the young nobleman when he asked where the best game was: "Them places that are less likely are often more liklier than them that look the most likliest."

The purchase of these acre lots and their subdivision into city or town lots has been the next important feature of real estate transactions here for the last few years. The leading spirit in this line is

W. E. WINNER,

though he has had many able and active followers. Some of these investments have shown wonderful results both as to the profitable nature of the transactions and the short time that was occupied in platting and selling them. For instance, Pendleton Heights was purchased on June 30, 1883, for $80,000, only $10,000 of which was paid in cash. It was divided into 400 lots, and sold for about $233,800. After deducting all expenses, it paid about $110,000, or a net profit in three years of 1100 per cent on the cash actually invested. Floral Place was sold out in lots in less than six months and paid 128 per cent on the cost invested. As early as 1880, Mr. Winner, in conjunction with W. A. Bunker and T. J. Green, commenced to handle additions by forming syndicates to purchase the acre tracts and to subdivide and sell them in city lots. Their transactions soon began to assume such proportions that necessitated additional facilities, and in 1883 these gentlemen associated with themselves D. P. Hunter and J. W. Perkins, and incorporated

THE WINNER INVESTMENT COMPANY,

of which Mr. W. E. Winner is president, Mr. W. A. Bunker, vice-president, and the board of directors is as follows: W. E. Winner, W. A. Bunker, A. M. Winner, A. C. Brundage, and D. P. Hunter.

The *modus operandi* by which the business of the corporation is transacted, and the system that enables it to afford such perfect freedom from contingent liabilities to its investors, will probably be most clearly shown by illustration. Take for instance the very profitable investment made in the Pendleton Heights estate and which has already been referred to. Mr. Winner individually purchases this property for $80,000, only $10,000 of which is paid in cash. For the remainder he gives notes secured on the property itself. He then vests the title in the Winner Investment Company in trust for the investors, who in its turn invites a syndicate of say ten gentlemen to put in $1,000 each, and for each $1,000 so invested conveys by bond a one-tenth of the interest in the property itself, which the company undertake to sell and to protect the interests of the syndicate. The party so investing assumes no liability whatever beyond the $1,000 cash, which is secured on that identical tract or acre lot. In no supposable case can there be any further liability or risk. The company then plats and sells the sub-division in town lots, and after paying the expenses so incurred, divides, *pro rata*, the surplus among the investors, which, in this instance, amounted to, in three years, the handsome sum of $11,000 for each original $1,000.

Since its incorporation the company has handled over two thousand acres of subdivisions, and confines its operations strictly to these transactions. The capital stock of the company was originally $10,000, which was increased to $30,000, and which has been again increased to $60,000. Besides this it has an accumulation of undivided profits amounting to $183,445.55; these figures being taken from its financial statement of January 1, 1886, since which time the last item has been considerably increased. Since the first of January the company has paid $100,000 in dividends to its stockholders and investors. Its invariable rule is to pay a 5-per-cent dividend each quarter and to leave the remainder of its earnings in the surplus fund. In its department for lending money for building purposes the company during the past four years has made over 400 loans, secured on the ground and new buildings. These loans are made with its own funds and the bonds and securities so acquired are negotiated in Eastern financial centers.

An idea of the vast extent of its transactions and their profitable character may be gained from the fact that the company has due to it collections varying in amounts from $10,000 to $12,000 each month, secured on real estate notes, which do not individually average more than $40 each. Among the many additions it has developed are, Pendleton Heights, Campbell's Addition, Mount Auburn, Fairfield Place, Olive Place, Fairview Place, East Side Place, Floral Place, Linwood Terrace, Merines' Addition, Granman Place, Evanston Park, Edgefield and Graystone Heights. From Fairview Avenue to the town of Independence the company own—excluding one 25-acre tract, which they will ultimately obtain—an unbroken strip of territory comprising some 2,000 acres, through which the Kansas City, Independence & Park Railroad is being constructed, and along this entire line a handsome boulevard will be made. Four hundred acres of this tract is to be held for public use as a park for ten years, and the city, county, or State will have the option of purchasing it at a stipulated price during that period.

Reference has already been made to the impetus that has been given to all commercial projects and particularly to permanent improvements in the building and development of the city itself by the liberal aid of Eastern capital here, and in this connection the firm of

F. J. BAIRD & CO.,

which is composed of F. J. Baird and Hal C. Brent, has taken so prominent and active an interest that has secured them the good-will and esteem of all who have the interests of Kansas City at heart, and at the same time has firmly established their reputation for sound judgment and high commercial integrity among the capitalists of the East. Among the many large investments in real estate comprised in their operations are the platting and selling of Marion Place, South Side Place, the Adams 40-acre tract, which extended from Main street, Grand Avenue and Walnut street, and from Twentieth to Twenty-third streets, forming one of the largest and most valuable additions that have been made to the city.

This firm has also entire charge of the real estate interests of the Kansas City Stock Yards Company, the Armourdale Town Company, and are the agents for an extent of property both in area and value that places them among the largest handlers of real estate in this city. Both Mr. Baird and Mr. Brent are indefatigable in their efforts to secure the best interests of their clients and their extensive transactions have afforded them a knowledge and insight into all movements in real estate that effect values—these advantages, combined with their large acquaintance and high personal standing, enable them to conduct transactions of the greatest magnitude with the certainty of a successful issue. That they have done much for the welfare of Kansas City and are still working assiduously in the same direction is recognized here on all sides.

T. J. GREEN & CO.

are real estate agents, having established their business in 1881, since which time they have ranked among the most prominent and reliable firms connected with this important interest in Kansas City. The development of any city that grows from 50,000 to 150,000 in population as rapidly as this city is growing is most noticeable in its increased area. While improved streets, large buildings and a more pretentious style of architecture attract attention to the changes in the central or business portion, it is in the outlying or suburban property that the material development takes place. This is notably the case with Kansas City. What was open farming land quite recently is to-day beautiful and thickly populated suburbs. It is to this branch of the real estate business that T. J. Green & Co. have devoted their attention. Their system is to purchase acre tracts that are in good locations and as near as possible to the city itself, then to subdivide them into town lots and so dispose of them in the open market. This is really developing the city, or, in other words, it is constantly creating new additions and suburbs. That these transactions have proved most profitable under the experienced management of this firm is shown in the daily increasing value of this class of property, and in the fact that not a single client who has acted on their advice has failed to make a very handsome return on his investment.

Some idea of the extent of their operations may be gained from the following list of names of subdivisions and additions which have been exclusively owned, platted and sold by them. Prospect Heights, Alexander Place No. 2, Alexander Park, Myrtle Park, Mount Prospect, Troost Avenue Park, Hampstead Heath, Greenview, Belmont Heights, Prospect View, and Hazelcroft. Besides these, they have been interested as part owners and active workers in the platting and sale of the following additions: Laveta Place, Blue Avenue Park, Whitehead Place, Ashcroft, East Side Place, Floral Place, Olive Place, Fairfield Place, J. C. Merine's Subdivision, Forest Home, Pendleton Heights, Westport Heights, and Westport View. This comprises some of the most beautiful suburbs of this beautiful city, and with them the name of this firm will be inseparably connected.

Another feature of their business was the introduction in this city of the installment plan, by which a man can purchase a home and pay for it in monthly payments of not more than would be required ordinarily by owners for rent of similar premises. This plan has proved a decided success and a great assistance and benefit to all who are provident and industrious, enabling them to own homes which might otherwise be for them unattainable.

E. H. PHELPS & CO.

The record of this reliable real estate firm can be best traced by a brief reference to the career of its founder, the present senior partner of the concern. Mr. E. H. Phelps had, previous to 1881, for many years been an active worker in the educational institutions of Illinois. He at one time filled the responsible position of superintendent and ex-officio principal in the city schools of Canton, Illinois, besides other important offices connected with the educational features of the state. It is probable that his enthusiasm as a public instructor found the schools too narrow for his advanced thought and energetic mind, and as a consequence he sought a wider field through the press. He founded the weekly and semi-weekly *Post*, of Wyoming, Illinois, and in 1881 the business of his paper brought him to Kansas City. While here his keen foresight and astute perceptive faculties led him to realize to some extent the bright promise that this city held out as a field for investment in its real estate. So strongly was he impressed with the idea, that he at once closed out his many interests in Illinois and took up his permanent residence here.

For the purpose of acquiring the most exact and intimate knowledge of locations, values, methods of doing business and practical experience of detail, he connected himself at once with an old and prominent real estate firm in which the late Rev. L. Bartlett was a partner. After a time Mr. Bartlett retired from that firm and he and Mr. Phelps in 1882 started the real estate house of Bartlett & Phelps. The success they met with was astonishing even to themselves. Mr. Bartlett's high reputation combined with the rare business talent of Mr. Phelps, secured for the new firm a very large amount of the local business which at that time was commencing to assume some of the proportions that it has since attained. Capitalists both at home and in the east were then beginning to realize the favorable field that Kansas City offered for the investment of money. And the eastern connections of Mr. Phelps, for his high standing in educational circles was as well known and recognized in New England as it was in Illinois, brought them large sums seeking such investments. Mr. Bartlett, who was always in delicate health, only lived some six months to enjoy this prosperity, and on his death the firm was changed to its present style of E. H. Phelps & Co., and Mr. Phelps associated with himself Mr. F. H. Whitaker, the great increase in the business rendering essential some assistance in the exacting labor of its management.

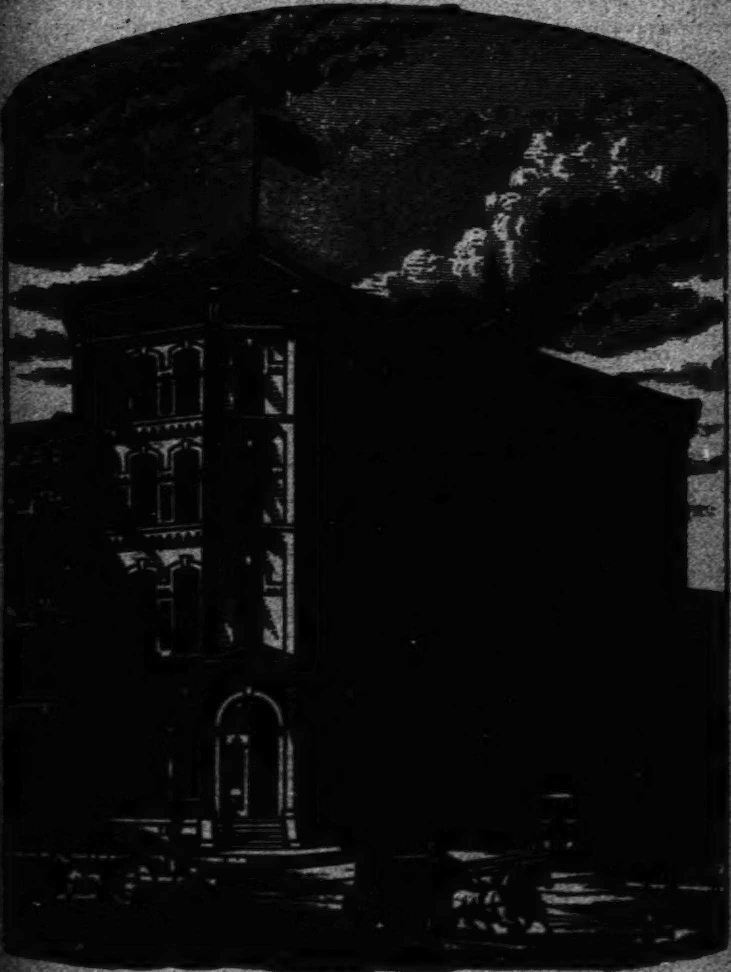
In the matter of receiving money to loan on real estate, or for permanent investment, it is no unusual thing for this firm to have sums placed with them by non-residents who are entire strangers to them, and this is in a great measure attributable to the fact that they never advise a client to make a purchase, or to enter into any transaction whatever, that they would not be perfectly willing to undertake on their own behalf, and the result is that no client has ever lost a dollar in any transaction made by them or through their advice. They have handled some very large business in central city property, both in buying and selling, and beyond this they loaned over half a million of dollars last year on this class of security. In suburban property their operations have been still more extensive. They were largely interested in Brigham's first, second, and third additions, and handled the whole of Wilson's second addition. They made up and represent the syndicate who purchased Troost Highlands, an 80-acre tract, which they have subdivided and sold with a result that has proved most satisfactory to all parties concerned. At this time of writing (May, 1886), Mr. Phelps is one of a syndicate of ten gentlemen who have recently purchased a most beautifully-located and desirable tract of 80 acres, which they hope to sell to the city for the purposes of a public park, the management of the business being placed in the hands of this firm. Mr. Phelps is himself a large owner of real estate, and in every syndicate he forms, or in any addition that he handles or subdivides, he invariably holds a large financial interest. In addition to these active projects the firm gives special attention to the collection of rents, payment of taxes, repairing of property, and all the other details that are incident to the management and care of estates for non-residents.

CASE & BALIS.

This firm is composed of Oliver Case and John R. Balis, both of whom have been industrious and earnest workers in building up the property interests of this city. The firm dates its origin back to 1866; and even previous to that early day, from 1862 to 1865, Mr. Balis, who had resided here from 1858, was making investments in Kansas City real estate for himself and his friend, Colonel Theo. S. Case, who was at that time time Quarter-master General of the State of Missouri. In 1866, however, the prospects were so good that he commenced to subdivide some of his own property, and Colonel Theo. S. Case retired from his military position in the state, and the two founded the original real estate firm of Case & Balis.

Some of the first properties subdivided by them now form the very heart of the present city and rank among its most valuable real estate. Among these early subdivisions made by them are: McGee Place, Balis Place, Case & Balis Subdivision, Balis Addition, Broadway Addition, T. S. Case Subdivision, and Cottage Place. They also owned property where the old state line depot stood and sold it for railroad purposes, which with the adjoining property, consisting of 40 acres, is known as Pacific Place. It originally cost, in 1861, the magnificent sum of $950; to-day it is occupied by the railroads and valuable wholesale business structures and is worth at a moderate estimate $2,000,000. When Colonel Case received his appointment as postmaster of this city in 1873, he of course severed his connection with the old firm, and Mr. Balis carried on the business alone until March of 1885, when he was joined by his present partner, Oliver Case, who is also an experienced real estate man and a brother of Colonel Case.

The operations of the firm during the latter régime have been in every way progressive and up with the times. One transaction will serve to illustrate their direct and expeditious method of transacting business, and at the same time will indicate the rapidity with which real estate in this city increases in value. In July, 1885, they telegraphed to a client in Ireland, who owned 80 acres of land here, an offer of $25,000 for the property; he accepted and before the papers could be completely closed up it was sold again for $32,000, and again for



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$44,000, and again for $50,000, the last purchaser selling it once more for $100,000, and even at the close of these transactions it had not been subdivided. Old associations, long experience, the daily negotiation and sale of large properties, all conduce to place this firm among the most prominent, as well as among the oldest real estate concerns of Kansas City.

THEO. S. CASE.

As far back as 1862, Colonel Case commenced making investments in Kansas City real estate, and after the close of the war in 1866, when he was Quartermaster General of the State of Missouri, he resigned that important position to go into the real estate business here with John R. Balis, under the firm style of Case & Balis. A somewhat extended description of their operations in landed property has already been given under that firm name, though Colonel Case retired from the concern in 1873, when he was appointed postmaster. From this time until 1885, a period of twelve years, Colonel Case performed the onerous duties devolving upon the postmastership with a zeal and fidelity that was recognized and appreciated by the entire business community here, irrespective of political parties. That at the expiration of his term of office he should return to the real estate business was the natural result of his own preferences, formed, no doubt, from his long practical experience in connection with that interest. Having throughout his entire career been a large owner of real estate here, he has watched with closest care every change of values effected either by the shifting of business or residence centers, the opening of new lines of transportation, or the development of new additions. He has given his powerful aid to every movement that in any way tended to promote the best interests of this city, and in returning to the field of his former labors he does so with an added experience and ripened judgment that can exert only the most beneficial influence for the interests of his clients.

The estimation in which he is held by his fellow citizens is shown by the strong letter of endorsement of his character and abilities that was recently signed by all the prominent banks of this city. His business comprises the buying and selling of real estate, the placing of loans, and every detail that properly belongs to an established and responsible real estate agency. His years of active duty in the military and civil departments of the Government enable him to add to this, the collection of pensions and bounties, the furnishing or taking of claims for Quartermaster's stores, and the settling of officers' accounts, including those of outgoing postmasters.

B. T. WHIPPLE & CO.

This firm comprises the firm of B. T. Whipple & Co.—which is composed of B. T. Whipple and A. A. Whipple—and Whipple, Courtney & Co., which consists of the former partners and of C. C. Courtney.

In this work we have already, in the chapter devoted to investment companies, spoken of the long period during which the members of this house have been identified with the real estate interests of Kansas City and of the extensive character of their transactions. There are, however, some features pertaining to the real estate business that properly find their place here.

The commencement of the operations of the Messrs. Whipple in dealing in real estate places them among the earliest to appreciate the grand future that was held in store for Kansas City. In 1879 they were large owners of real estate, and in that year commenced to convert their acre lots into city lots, since which time they have developed and platted some twenty additions, five or six of them bearing their own name and consisting of their own property. Beyond this, they have an extensive list of both city and suburban property held by Eastern capitalists, the handling and control of which rests entirely with them. The judgment of the firm in the purchase and management of real estate has been alike fortunate both for their clients and themselves; and their absolute knowledge of values, acquired from daily business transactions extending over so long a period, enable them to act and advise with remarkable precision in the interests of their clients. The rental and insurance departments, the latter of which is represented by a first-class list of reliable companies—which will be found in the chapter on Insurance—is under the personal supervision of Mr. Courtney, and forms that portion of the general business which is transacted by the firm of Whipple, Courtney & Co.

LEANDER J. TALBOTT.

The earliest regular real estate agency conducted in Kansas City, of which there is any record, was that of Major Vaughan, and in 1865, Mr. Talbott became associated with Major Vaughan in this line. In 1871, he entered into the business on his own account. His transactions comprise the buying and selling of real estate, effecting loans, and conducting a general bond brokerage business. Mr. Talbott filled the responsible office of City Auditor for three years, and was elected and served as Mayor of the city during 1884. Throughout the whole of this time he has been prominently associated with the active and progressive element here, and the part he has taken in promoting the best interests of the city has secured for him the confidence of a wide circle of friends and clients. He has invested large sums in city real estate for both residents and non-residents, and although he makes no great effort to secure Eastern money for investment, yet his prominence in the most influential local circles leads naturally to a large amount of this business being placed in his hands. His long experience in real estate affairs has gained for him an intimate acquaintance with all the causes that have in any way affected values, or that are likely to affect them in the future, and as his conclusions are always governed by a cautious and conservative view of the general circumstances and surroundings, they carry with them the weight of an experienced and well-founded judgment.

REED AND COATES.

This is a firm that peculiarily represents the enterprising method and push that are adopted in dealing in real estate in Kansas City. The partners of the firm are both young men who have been most intimately connected with the great progress of the city. Mr. Homer Reed has been in business here for thirteen years, ten of which he has devoted to the real estate interest. He is the son-in-law, and his partner, Mr. J. L. Coates, the son of Col. Kersey Coates, who is one of the oldest and most extensive owners of real estate in Kansas City. Col. Coates, during all the years of stagnation and depression in business here, never for one moment lost faith in the ultimate destiny of this city as the great metropolis of commerce for the south-west. He held on to his property during the dullest of times, and always gave his aid to every prominent enterprise that promised to build up the city of his adoption. His son, Mr. J. L. Coates, has inherited a great deal of his father's strong will, and indomitable perseverence. In their real estate business the firm has done some good work in developing the suburban property, among others having platted and subdivided Magazine Place, Fairmount Park, Reed's Subdivision, North Side Place, Grand Avenue Highland, Dickinson Place, and Bunker & Bowes Subdivision. They are also heavy handlers of inside property that has already been subdivided. Besides buying and selling extensively in real estate on their own account, they transact an extensive general commission business. One of the most important features of their operations is the making of large loans on central improved city property, and in this department their intimate relations with financial circles in Philadelphia and Boston combined with their practical knowledge of values, and long experience and residence here give them the utmost facilities for placing such loans in the most satisfactory manner possible.

S. F. SCOTT & CO.

This prominent real estate firm is composed of S. F. Scott and Frank K. Moody. Mr. Scott commenced business in 1873, and his long and important connection with the real estate interests here, the remarkable enterprise, boldness and sagacity that has characterized his operations, the vast business he has built up and the general high standing he has attained have placed his firm among the foremost leaders in real estate transactions of this city.

This firm has been directly identified with some of the largest transactions that have taken place in central business property here, and have themselves platted nearly twenty subdivisions to the city; among these are the additions of Hyde & Foster, Crouse & Wittich, Hyns & Scott, Hammond, Conover & Foster, Highland Park, Garfield Park, Howard & Scott, Hamlin, Richmond Place, Bullene, Moores & Emery, Rosenthal, Park Ridge, Bernard Place, Sidney Place, and Brighton Park; to these may be added the laying out of which is the present town of Argentine, a flourishing suburb of Kansas City.

In the responsible business of negotiating loans on real estate they have the advantage of long experience, a thorough knowledge of values and a wide circle of acquaintances. They have a large business in rentals and most desirable property in the various additions is placed in their hands, of which they keep a complete set of plans for the accommodation of all seeking information. The operations of the house have been of incalculable benefit to Kansas City; they have attracted the attention of capitalists in all parts of the country, and have induced large investments to be made here.

R. H. CANNON & CO.

Are real estate and loan brokers. Mr. Cannon, the head of the house, commenced operations in real estate in 1869, at a time when most property owners in Kansas City had little trouble in taking care of their estates without assistance. His business career in this city, therefore, covers the entire period during which those great improvements have been made which have transformed Kansas City from a struggling river town to its present position as the metropolis of the great southwest. He has taken part in many of the enterprising movements by which the property in the most central part of the city has been developed, and has been an active member of the fraternity of real estate operators who have aided in the growth of this great city. He has loaned and invested here large sums of money for one of the strongest eastern corporations and foreign capitalists, his intimate relations with these large monetary institutions have made him exceedingly conservative in his views and actions. He is, however, with all others who are well acquainted with the commercial movements here, a firm believer in the great future in store for Kansas City, and as an indication of the soundness of his judgment in business affairs and the accuracy of the knowledge on which it is based, it is sufficient to say, that in all his transactions here he has never yet had occasion to make a foreclosure, and has never in a single instance advised a client to make an investment that has not proved profitable. He is at this time one of the most earnest workers in securing the erection of the grand new hotel on the site that has been selected, and in promoting the interests of the surrounding property owners to their fullest extent.

C. W. WHITEHEAD

has been intimately associated with the real estate interests of Kansas City from its early days, and during that time has effected some of the largest sales and most notable transfers of property that have taken place here. The changes of values, the shifting of business and residence centers, the variations of prospects and all the features in real estate movements here are as familiar to him as the ordinary routine of daily life. Notably among the additions of the city that owe their development to his care, and which were placed on the market by him, are Whitehead Place, Grand View Addition, Lawton Place, and many others. His intimate knowledge of the value of property in this city is backed by a wide acquaintance in

Eastern financial circles, and he has influenced the investment of large amounts of Eastern and foreign capital here, large amounts of property so held being intrusted to his management. Mr. Whitehead was one of the most active principals in the organization of the Missouri Union Trust Company, and on its incorporation was chosen as president of that institution. He is also a director of the Citizens' National Bank.

MARTY, ARNOLD & CO.

are the successors of Albert Marty & Bro., which firm was established in 1874. In August, 1885, Mr. Albert Marty retired from business, and his brother, Mr. G. P. Marty, the senior partner of the present firm, associated with himself Mr. W. W. Arnold, a gentleman who had been actively engaged in the real estate business here for five years prior to that time. Consequently it will be seen that this is one of the old time firms who have never lost faith in the value of Kansas City real estate. During the years of stagnation that followed the panic of 1872-3, when nearly all holders were anxious to realize on their property, and the few who held on were in most instances compelled to do so for want of buyers, the operations of this house displayed a fore-sight founded on sound judgement and an unshaken confidence in the future greatness of Kansas City that has brought at this day a golden harvest, both for their clients and themselves. The city itself has also been benefitted to an incalculable degree by their operations. Confidence was inspired in others, Eastern money was invested here in large amounts on their advice and assurance of safety, and with the turn of the tide they at once proceeded to plat and subdivide new additions and suberbs. Coleman Place, Oaklands, Philips subdivision, Marty's Woodland addition, Winfield Place, and Clouser & Cole's addition were all comprised in property owned by this firm and which they subdivided from acre lots to city lots, and which are now among the most popular resident sections of the city. There are many other additions and suberbs in which they were interested financially and to the development of which they lent their active assistance. Very important sections of the more central city property has also been handled by them. At the present time they hold valuable property on Fifth, Sixth and Twelfth streets and Independence avenue, South Main and Grand avenue and between Eighth and Twelfth streets and Grand avenue. The fact that the firm have confined themselves strictly to Kansas City real estate in buying, selling or loaning money has enabled them to acquire the very closest insight into all movements of real estate here and at the same time to give that attention to every detail that can alone command success. The high standing of the firm, and the importance of their operations are but indicated by the amount of business they transacted during the past month of April, 1886, which summed up something in excess of $750,000.

WHITESIDE & JARVIS.

This firm was established in 1878, and has taken a very active part in the development of this city by platting and selling in town lots a large number of additions. Prominent among these may be mentioned Lotts' Addition, Winter's Addition, Garfield Park, Highland Park, Hyde & Foster's Addition, Crouse & Wittich's Addition, Hamlin's Addition, Howard & Scott's Addition and Richmond Addition. These properties have many of them been handled for individual clients, while in other cases the firm have formed syndicates for the purchase of acre lots and have then platted them and sold them in city lots for building purposes. As the operations of this firm have been conducted during the past eight years, which comprises the period that has been most active in real estate transactions, and that has seen the real growth and development of the city, they have necessarily acquired an exceedingly close insight into both present and prospective values. This knowledge has enabled them to avoid any shoals and quicksands of speculation and to base their transactions on the substantial foundation of assured values.

They also transact a large business in the investment and loaning of money on real estate for non-residents, and in these cases the firm takes entire charge of the property, collecting rents, paying taxes, attending to insurance and all the details that properly pertain to a legitimate and responsible real estate agency. They have quite an extensive list of clients among non-resident capitalists, which the universal success that has attended their operations is constantly increasing. In this connection it is only just to state that this success is the natural and inevitable result of the sound and conservative judgment with which all their operations are conducted.

EDWARD M. WRIGHT.

For seventeen years Mr. Wright has been a resident of Kansas City, arriving here from his native Eastern State in 1869. His connection with the real estate transactions of this city extends throughout that entire period, though it was only in 1882 that he devoted his time and energies exclusively to that interest. Previous to this date he had practiced law in the civil courts here, but even during this time his attention was principally given to real-estate law. The examination of titles and the legal questions arising from real estate business formed the larger portion of his practice and received from him the greatest consideration. The attention he has devoted to the subject, his large experience, and the knowledge he has acquired of local questions of titles and values, have caused his services to be greatly sought after in important cases where large sums of money are involved or invested in real estate and when the certainty of a flawless title is absolutely essential.

Mr. Wright was always an investor of his own funds in Kansas City real estate, and when, in 1882, the close insight, gained by him in his legal practice, of the brilliant prospects afforded here induced him to retire from the general practice of law, he determined to confine himself to dealing in inside city property—and especially business property—buying and sell-

ing for himself and his clients and continuing the business of examination of titles. He has always felt that the central property adjacent to the main business portion of the city must inevitably experience a really substantial and permanent increase in value, and would be far less liable to suffer depreciation from any causes whatever than would suburban lots, and it would likewise be free from the danger of fictitious valuation arising from temporary enthusiasm.

That Mr. Wright has displayed sound judgment in his purchases may be seen in his operations—notably in the instance of property on East Eighteenth street, which he bought in 1884 for $17.50 per foot, and for which he has been repeatedly offered $85 per foot. And again, in 1883, he bought some five acres about one mile inside the present city limits for $500 per acre, for which he has refused $3,000 per acre, and which, if subdivided, to-day would easily realize over $6,000 per acre.

C. H. PENNOCK & CO.

Is a firm doing an extensive business in real estate, loans and rentals. It is composed of C. H. Pennock and T. H. Mann, and was established in 1876 by J. W. Pennock. This latter gentleman had been a resident of Kansas City for some years previous to 1876, and had acquired considerable property, consisting chiefly of inside real estate. It was the possession of this that induced him to enter into the real estate business, his chief purpose at that time being the development and improvement of property that he owned himself. While so occupied he gained a clearer and fuller insight into the prospective value of real estate in this city, and was led to the conclusion that no fairer or more promising field could be found. As a consequence of this conclusion he extended his field of operations, bought more real estate and gave his attention exclusively to this interest. In 1882 his brother, C. H. Pennock, came on from Chicago, where he had been engaged in commercial pursuits, and the two at that date comprised the firm of J. W. Pennock & Co. In the same year they purchased the site of the Christian Church, which was one of the oldest churches in the city, at the corner of Main and Twelfth streets. Here they erected the Pennock building, which was then and is still one of the handsomest buildings in the city. They purchased this property for $350 per foot only four years ago, and have recently refused $2,000 per foot for it without the building. Three years ago they bought a corner lot on Main and Eighteenth streets, for $5,500, and have refused $30,000 for it. Two years ago they bought another corner on Sixteenth and Main streets for $4,500, for which they have also declined to accept $30,000. These instances point out distinctly the really firm character of the increase in value of inside city property and are equally strong in showing the discriminating judgment displayed in making selections for purchasers. In 1885 J. W. Pennock retired from the firm and indeed from active business. The transactions of the house at this time were too large and too varied to be properly cared for by one individual, and C. H. Pennock associated with himself T. H. Mann, an active and energetic business man of Boston, Mass., who came here in 1882, and made his first investments that have constantly gained in value, and changed the name of the firm to its present style of C. H. Pennock & Co. With an abiding faith in the future greatness of Kansas City they buy real estate to hold for big profits and the soundness of their judgment is demonstrated by the past record of their transactions. They have also a large list of property placed in their charge by residents and non-residents. They make loans for themselves and their clients on good improved inside property, and they carefully avoid purely speculative transactions, looking rather to the solid and substantial growth of the city proper and the certain increase of central property.

E. L. BROWNE & CO.

The firm of E. L. Browne & Co., is among the older houses in the real estate business in Kansas City, having been established in the year 1878. They have been one of the most pushing and enterprising firms in the city, always working for the best interests of the city and for the establishment of any and all institutions within her limits that would add to her greatness and prosperity, and have never been backward in devoting their time to matters of this kind, even to the detriment of their private business.

It was this firm who filed for record the first plat of a subdivision, after the dull period following the unsettling events of 1873, and they quickly followed up the filing of this first plat with some half dozen others, nearly all of which were located upon the east side, and to this firm is largely due the rapid development of the east side of the city, as it was their efforts that first directed the attention of the public, thus giving it the first impetus, and it was their untiring zeal that kept the peculiar advantages of this beautiful part of the city before the public until they, the public, began to fully realize what there was in store for those who would first buy on this side of the city, and the demand thus created and begun in earnest, has never once flagged, but kept on increasing year by year, until to-day the east side is by far the most popular part of the city, as is evidenced by the transfers filed in the Recorder's office from day to day.

Probably there is no firm that more thoroughly appreciates the necessities of Kansas City, or that devotes more time and money to calling the attention of non-resident capitalists to the opportunities for profitable investments here, not only in real estate and real estate securities, but in manufacturing and other business enterprises as well, knowing full well that every dollar invested in any legitimate business enterprise in Kansas City will not only return the party so investing, large profits, but will also swell the volume of business being done here, give employment to more people, and add, in proportion to the amount of capital invested, to the general prosperity of the city at large.

While fully appreciating the future in store for Kansas City, the firm of E. L. Browne & Co. are conservative in their views, and in making investments for themselves and their patrons, display such good judgment as to insure large and certain profits on all purchases made by them, and the very best security for all money loaned on real estate security.

Lots sold by the firm of E. L. Browne & Co. in 1880 for $1,100, have sold during the present year for $13,750, and this is only one of many instances. Other lots sold by this firm in 1879 at $5 per front foot, have sold during the spring of 1886 for $35 and $40 per front foot. We could fill several pages with facts of this kind, but lack of space prevents.

BRUTUS CROOKE.

For fully twelve years Mr. Crooke has been intimately associated with real estate transactions in Kansas City. He has not confined his operations to any one particular class of property, but has covered the entire field. Many of the most important additions that have been made to the city during the past few years were handled by him as acre tracts, and his transactions include much of this suburban property as well as business and residence property inside the city. He has invested large amounts of money for local capitalists, and has entire charge and control of extensive property for non-residents. In fact his business comprises everything that usually pertains to real estate transactions, of which the negotiating of loans forms an important feature, and in all these operations Mr. Crooke has proved a thoroughly experienced and successful broker.

R. H. HUNT & CO.

The senior member of this firm, Col. R. H. Hunt, is one of the pioneers of Kansas City, having made his residence here immediately on the close of the war in 1865. A considerable portion of the land close to the business center bears his name, part of which is known as Hunt's Addition and another part as Hunt's Subdivision. A more recently developed property, consisting of somewhat over four acres, is also known as Hunt's Place. But it is not in real estate alone that Col. Hunt's name will be found closely identified with Kansas City; his active life has made him a prominent figure in every movement that has been inaugurated to develop the city and promote its interests. He has also taken an energetic part in the government of the city, and was chosen as mayor, was elected and filled that office during 1872 and 1873. At this time the city departments were comparatively in their infancy, and it devolved upon Col. Hunt to lay the solid superstructure in the various departments that has enabled the municipal government of this city to keep pace with its marvelous growth and increase of population. It was his talent of organization that placed the police force of the city on its first really efficient footing, being changed from a volunteer to a paid department; the same was the case with the fire department, which, indeed, may justly count its origin, as a properly organized and paid institution, to his zeal. He inaugurated the water works and advised the city to build them; was instrumental in bringing the A. T. R. R. into this city; was a member of the school board, and was active in building up the Board of Trade. He recently organized the Missouri State Militia, of which he is now Colonel commanding.

In his commercial transactions the interests of the home of his choice have always been foremost in his consideration, and much of the eastern capital that ventured here in past years was influenced by his judgment. In the building of railroads, erection of grain elevators, and similar important works that have so greatly conduced to the growth of Kansas City, he not only took an active interest but devoted himself and his means to the successful completion of every such undertaking.

THOMAS A. SCOTT & CO.

The consolidation of Wyandotte, Kansas City, Kansas, Riverview, Armstrong and Armourdale, which now compose the new city of Kansas City, Kansas, with a population of 20,-

000 people, has directed attention to real estate across the state line.

The firm of T. A. Scott & Co., whose principal office is at Wyandotte with a branch office in the *Times* building in this city, is in excellent position to meet the wants of real estate purchasers. Although the sales of this firm reached the enormous sum of $1,200,000 the past year, they will make a large increase for 1886.

They control sufficient capital to carry out the largest enterprises, and within the last eighteen months they have secured large tracts of acre property in Armourdale and the additions thereto of Pacific Place and Kaw View, the grounds secured being valuable switch property and choice residence sites, the new stock yards being located upon these purchases. Among their other enterprises is Allcutt's addition to Wyandotte, which is meeting with great success in the sale of lots; and also Orchard addition, near the line of the new cable railway.

The more recent purchases of the firm are the three hundred acre tract known as Bonner Springs for $300,000, and the Fowler property of thirty-two acres adjoining Wyandotte for $100,000.

The immense sale of lots last November at Bonner Springs was a most marvelous enterprise considering the season of the year in which it was accomplished, and the sales there during the passed month of June have been so great as to render the success of the springs a certainty.

The Fowler purchase will be subdivided into lots and be made an addition to the new consolidation, notwithstanding it is said $10,000 advance has been offered for the property. The new addition will be reached by the cable line and lots will sell rapidly.

The foregoing but briefly outlines a few of the enterprises of this great real estate firm, which places in their hands enormous interests and most desirable property.

G. W. TOULMIN.

Mr. Toulmin is a prominent broker, dealing largely in real estate, loans, and securities. His operations have not only been on an extensive scale, but they have also been eminently successful. He does a large amount of business for non-residents, and gives to this department the most careful and special attention. His offices are at No. 11, West Ninth Street.

H. L. JOHNSON,

Real Estate Agency, S. W. corner Seventh and Delaware streets, office on the main floors, one block from the Ninth Street Cable line. Mr. H. L. Johnson was formerly of Buffalo, N. Y., and son of Dr. E. Johnson, first Mayor of Buffalo. He removed to Kansas City, in 1879. Believing in the inevitable growth of the city, he endeavored to induce his New York friends to invest in land at Ninth and Baltimore Avenue at $50 per foot, now worth $1,000 per foot; in land on Wyandotte street at $83 per foot, on which the new $500,000 Board of Trade Building is now located, and now worth $1,500 per foot. Mr. Johnson handles property only on commission. Correspondents will be promptly answered with maps and all particulars of the investments he has to offer. He also places loans at 7, 8, and 9 per cent on improved city property.

R. J. RICKERT & CO.,

located at 824 Delaware street, opposite the Junction, do a general real estate and loan business, and make a specialty of the subdivision of acre property. They also give special attention to the investment of capital, and invite correspondence from non-residents. They have recently platted several acre tracts, and placed them on the market under the name of Rickert's Additions, and have met with great success in all their investments.

JONES & OLDS,

Real Estate and Loan Brokers, 824 Delaware street, at the Junction. Buy and sell improved and unimproved Kansas

City real estate, and negotiate conservative first mortgage loans on improved property. Make a specialty of handling gilt-edge inside business property that pays a good rental. Do a general agency business. Pennsylvania, Minnesota, and Kansas City references. Correspondence solicited.

BROWN, SCHOONMAKER & CO.,

Real Estate and Insurance, rooms 10 and 11 Underwriters' Exchange.

The members of this firm are both well-known business men. They do a general real estate and insurance business, and are also investors for Eastern capitalists. Mr. Brown has been engaged in the fire insurance business in this city for ten years; Mr. Schoonmaker has been in the real estate business for five years, and has had just that kind of experience which is always of value to those making investments. He has an extensive acquaintance with the owners of many desirable tracts available for subdivision, which have been placed upon the books of the firm.

G. J. CLARK & CO.,

Real Estate, Rental, and Loan Agents, room 3, Sheidley building, south-east corner of Main and Ninth streets.

Mr. G. J. Clark is the manager of this business, and is a man of excellent judgment in real estate values, as is shown in the rapid advance of the property the firm has handled.

O. H. QUEAL & CO.

This firm is composed of O. H. Queal and A. D. Queal. They are real estate and loan brokers, with a special department devoted to insurance. Their offices are at 808 Delaware street.

HARRISON & PLATT.

This firm is composed of J. S. Harrison, notary public, and C. B. Platt, attorney-at-law. They are real estate brokers, pay taxes, collect rents, examine titles, and do a general conveyancing business, besides handling large amounts of money which they have for loan on real estate. Their offices are at 609 Delaware street.

ISAAC A. WRIGHT,

No. 905 Baltimore Avenue. Real estate agent. Buys and sells for residents and those at a distance. Has been fifteen years a resident here, and gives references to the leading banks.

JACKSON, HIBBETS & CO.,

No. 9 West Ninth street, are real estate and loan brokers.

JAMES HEWSON & CO.,

room No. 8, Bunker building, 100 West Ninth street, are real estate, loan, and rental agents.

RICHARD H. MELTON,

No. 6 East Eighth street. Dealer in Kansas City real estate. Large bodies of timber and grazing lands, farms and mineral lands and mining properties.

MILLER & TILESTON.

Hugh Miller and H. M. Tileston. Real estate and loans. See also insurance. Make a specialty of loaning money on first-class security, these securities being in demand by eastern capitalists.

F. H. BENSON.

Established 1869. Real estate agent, office northeast corner Eighth and Walnut streets. Invites parties wanting to buy sell or trade houses, lots, farms or merchandise to call on him.

ROBERT D. MILLER.

Room 17, southwest corner Ninth and Main streets. Real estate and rental agent.

C. E. SCHOELLKOPF,

No. 808 Delaware street. Real estate. Kensington Addition, Arlington Addition.

BOUTON & GRASTY,

No. 113 West Sixth street. E. H. Bouton and C. H. Grasty. Real estate and loans.

BOYER & [illegible]RWOOD.

Room 8, Sheidley Building, Ninth and Main streets. Real estate loan and rental agents. References: bankers, business men and capitalists of Kansas City.

McEwen Brothers. Real estate and loans, room 65, Sheidley Building. Telephone 1136.

W. T. Felton. Real estate and investments, rooms 17 and 18 Times Building.

Eveland & McClintock. L. B. Eveland and John McClintock. Real estate, loans and rental agents, rooms 44 and 46, Times Building. Telephone 1295.

Milton F. Simmons. Real estate and loans, 119 West Sixth street.

Henry B. Pain. Kansas City investments in real estate and loans. Has had seven years experience in Kansas City real estate. Invites correspondence from investors and capitalists. Office 721 Delaware street, Kansas City, Mo.

J. T. Elliott & Co., real estate, loan and rental agents. Stock ranches, farms and city property for sale or exchange. Merchandise bought,sold and exchanged. Office 605 Delaware street, Kansas City, Mo.

D. Ellison & Son, real estate agents, 601 Delaware street.

D. B. Dyer, real estate, room 3, new Times Building.

Howald & Oliver. F. B. Howald and S. F. Oliver. Real estate and rentals, room 29, Times Building.

B. M. Brake & Co., real estate and loan brokers; notary public. Kansas City real estate, Kansas and Missouri farms and unimproved lands a specialty; also stock ranches. Negotiate exchanges in Kansas City property, lands and stocks of merchandise. Telephone 1561. Office 721 Delaware street.

H. C. Lloyd & Co. Members of Real Estate Exchange. Proprietors of the most picturesque suburban addition to Kansas City; also general real estate and loan business. Room 53, Sheidley Building.

Levingston & Davidson. A. Levingston and J. Davidson. Real estate and loans, 911 Main street.

Wilson, McLean & Co., real estate and investors of capital, 24 West Missouri Avenue.

T. H. Kennedy, real estate and loans. Rents and collection of rents a specialty. Rooms 5 and 6, 119 West Sixth street.

Hoffman & Fussell. Geo. Hoffman and Evan A. Fussell, notaries public, real estate, loan and rental agents, 13 West Sixth street.

Ed. E. McMechan & Co. real estate and loan agents. Investments and loans a specialty. Particular attention paid to interests of non-residents. Telephone 1346. Office, room 1, No. 552 Main street.

Cowherd Brothers. Walker Cowherd and Fletcher Cowherd, real estate and loan brokers. Representing Cowherd & Denny's Addition, Cowherd's Brooklyn Hill Addition, Brooklyn Heights, Whipple's Second Addition, Troost Avenue Investment Co., Falls Land and Cattle Co. Money to loan on real estate in any amount. Building loans a specialty. Office, 111 West Seventh street.

Waller & Maloney. M. S. Waller and T. J. Maloney, real estate, 103 West Eighth street.

Geo. B. Wightman, real estate, loan and rental agent. Telephone 844. Wales Building, 112 West Sixth street

S. M. Hitt & Co. S. Milton Hitt and P. J. Tapp, real estate and loans, south-west corner Ninth and Main streets.

Crittenden Bros. & Phister. Thomas T. Crittenden, Jr., Henry Huston Crittenden and Walter B. Phister, investors of capital, real estate and loans. Telephone 1523, office, 800 Delaware street, Kansas City, Mo.

J. Q. A. King, real estate, loans and investments. Telephone 169, office, room 5 Underwriters' Exchange.

J. E. Higdon, real estate. Office, room 5, Times Building. Residence 1017 East Ninth street.

W. P. Twyman, real estate broker, No. 7 East Eighth street, Kansas City, Mo.

Cook, Dimmitt & Co. H. N. Cook and Edward L. Dimmitt,

TOOTLE, HANNA & CO.'S NEW BUILDING.

formerly cashier Farmers Bank, Ashland Mo., real estate and financial brokers, fire insurance and notarial work solicited. References, J. S. Chick, president National Bank of Kansas City; W. S. Woods, president and Church White, cashier, Bank of Commerce; F. L. La Force & Co.; Dobson & Douglass; Lathrop & Smith, attorneys at law; R. T. Gentry and H. S. Mills & Son. Office, 804 Main street.

The enormous increase in the real estate business of Kansas City has induced a number of the most prominent dealers and agents to form a

REAL ESTATE EXCHANGE.

This has now been accomplished and will undoubtedly prove a great advantage to both the public and the dealers in facilitating the transaction of business and affording protection to both buyers and dealers. The following firms became members at the time the exchange was organized:

BALES & TRIBBLE,
BANKHART & HENDERSON,
BLIVEN, D. D.
BORDEN, H. F.
BOUTON & GRASTY,
BROWNE, E. L. & CO.
BROWN, SCHOONMAKER & CO.
CASE, THEO. S.
CASE & BALIS,
CANNON, R. H. & CO.
CHADWICK & WOODWORTH,
CRAIG, W. H. & CO.
CRITTENDEN BROS. & PHISTER,
CROOKE, BRUTS,
DENNY & SON,
DONNELLY & FITZPATRICK,
FELTON, W. F.
FILLMORE, CHAS. & CO.
FORD, S. M.
GREEN, T. J. & CO.
HARRISON & PLATT,
HARWOOD, WALTER, & STEVENS,
HAYES, F. M. & BROS.
HOFFMANN & FUSSELL,
JOHNSON, M. E.
KEARNEY & MADDEN,
KENNEDY, T. H.
LAW & McKENZIE,
LEE, GEO. W.
LIPPINCOTT, W. V., JR.
LLOYD, H. C. & CO.
LOCKRIDGE & MARINER,
MARTY, ARNOLD & CO.
McEWEN BROS.
McLEVY & CHAMBERLAIN,
MELLIER, W. G.
MUSSON, H. W.
PAIN, H. B.
PHELPS, E. H. & CO.
QUEAL, O. H. & CO.
REED & COATES,
ROYER & HARWOOD,
SCOTT, S. F. & CO.
SIMMONS, MILTON F.
SIMPSON & GROVES,
SMITH, H. N., JR.
SULLIVAN, M. L.
TALBOTT, L. J.
TAYLOR, A. A.
TRAIN & STEWART,

TOULMIN, G. W.
TOWT, J. H. & CO.
WEBSTER, ED. H.
WELSH, M. & F.
WHIPPLE, B. T. & CO.
WHITEHEAD, C. W.
WILSON, McLANE & CO.
WIMBUSH & POWELL,
WINTER, G. F. & CO.
WINN, G. H.
WINNER, W. E. & CO.
WRIGHT, E. M.

KENSINGTON.

This addition is located on Fifteenth street, or what is generally known as Blue avenue, three blocks east of the city limits, lies high and undulating, commanding a fine view of the city. Lots are subdvivided into 48 ft. fronts, so as to give ample room for building. Cable cars will run within three blocks of this addition by November of this year, the road being in course of construction. Prices are low and terms made to suit any purchaser desiring to improve.

First-class residences are now being erected by the owner for parties who may desire to buy without the delay of building.

Blue avenue is 100 feet wide and the finest boulevard running through Kansas City. The owner, Mr. C. E. Schoellkopf, office 808 Delaware street intends making this property the finest residence property lying in or about the suburbs.

ABSTRACTS OF TITLE.

IN all dealings in real estate the first and most important consideration is to obtain a perfectly clear and unimpeachable title, and in this respect investors in Kansas City property are peculiarly favored. In the very earliest days of the city itself the records were fortunately kept by able hands, and as a consequence the only trouble that has at any time arisen or that can arise in the future with regard to the title of property here is from some carelessness or inaccuracy in the execution of some of the earlier transfers, or in conveyancing. Errors arising from either of these sources are certain to be detected upon the proper and careful investigation which all titles should be submitted to. That this investigation of titles can best be accomplished by the abstract men who have in their possession the exact history and direct chain of title of each lot will at once be apparent. Indeed it has been demonstrated by experience in Chicago that they alone are capable of examining titles with the accuracy and expedition that is necessary, and so far as the chain of title rests they are the only reliable authorities. Of course if any weak place or flaw exists in any title it becomes necessary to consult an attorney versed in such transactions as to what effect such flaw may have on the title, but it is only when legal questions arise that the opinion of counsel is really essential.

In cases where the saving of time is desirable in obtaining an exact knowledge of the title to any tract of land or lot, as in the every day transactions of the loaning of money on real estate mortgages, all that is necessary is to secure the certificate of the title from a responsible abstract firm, which affords all the information of the abstract itself without its details, and the entire accuracy of which is guaranteed by the firm issuing it. This system not only facilitates the early consumation of the transaction, but it saves the expense, that a copy of the complete abstract of the title would of necessity entail, without in any way lessening the security afforded. It will be seen that the abstract firm must, for its own security, make the most minute inspection before it can with safety issue such certificate and guarantee the correctness of the record to which it attests.

SCHUELER & CO.

In 1879 Mr. Schueler established this firm in Kansas City. Previous to this time he had spent eight years in the abstract office of Sterling & Webster, of St. Louis; he was consequently well versed in the fundamental principles and practical details of recording and investigating titles. His first movement here was the personal compilation from the county records of a complete set of index books, tracing the direct chain of title from the United States government of every lot, parcel and tract of land in Kansas City and Jackson County, Missouri, and Wyandotte County, Kansas, which is the only complete chain of title comprising the property in the two counties, in existence to-day. These index books are kept posted up to date and contain the entire history of every plat of land in these two counties with complete copies of each abstract and certificate, and every detail in connection with the ownership and encumbrance of the property.

In one set of books they keep a complete and accurate synopsis of every deed that is filed in the Recorder's office or in the courts of the two counties, in any way relating to real estate. This affords immediate information of all transfers, mortgages, deeds of trust, and the consideration, of every transaction that is made or has been made at any time.

They keep a special property index of every plat or lot by number, by which can at once be traced the entire history of each individual lot, the various hands it has passed through, the encumbrance it has borne, and every transaction of which it has formed a part.

Another special alphabetical index of owners contains the names of every person who has ever owned property in these counties, and through which can be obtained a perfectly complete and accurate account of every transaction that has been made. It will be seen that these two distinct indexes cover the same property and transactions, and each one is a corroboration of the other, which insures in all cases the most absolute accuracy that can be obtained.

From this complete data they furnish abstracts of title to any lot or tract of land in the city and counties named, of which they have numerous copies on hand ready for immediate reference, or to supply the place of lost abstracts at a moment's notice. It will be seen from this statement that an examination of titles by them is most thorough, and the facts at their command are such as to render the greatest certainty and accuracy in all transactions. Beyond this, as effecting a great saving of time and expense, they issue their own certificates of title, which are in reality a synopsis of the abstract and a guarantee of its correctness. As this firm is of high financial standing and thoroughly responsible, their certificates may be implicitly relied upon for absolute accuracy of detail. The firm have offices in Kansas City, Missouri, Kansas City, Kansas (formerly Wyandotte), and at Independence, Missouri.

NORMAN & ROBERTSON

own the oldest abstract books in Jackson county. The firm is composed of Mr. Joseph L. Norman, who is an attorney experienced and deeply versed in the practical and legal methods and procedure of real estate transactions, and of Mr. Richard Robertson, who has had sixteen years of actual experience in the abstract business. As early as 1865, Mr. Norman was led to appreciate the necessity and to forsee the value, at no very distant day, of a correct and properly indexed copy of the entire records of the county pertaining to real estate. The thorough knowledge of every detail of such transactions that he had acquired eminently fitted him for the task of compiling such record and index, and that his work was thoroughly and accurately done is evidenced by the books themselves. Commencing from this solid foundation in 1865, these index books have been verified and expanded until in the present year (1888) they contain the direct chain of title from the United States government to the present holders of every lot, acre, or tract of land in Jackson county. Further than this, the firm have gone to great expense in having written up from those original records three distinct and separate indexes. The first is a tract index of lots, which gives specifications of every lot, through whose hands it has passed, at what dates it has changed ownership, for what consideration, and in fact every detail in any way connected with it. The second is an index of buyers and the third an index of sellers—each of these indexes covering, from a different point of view, all the operations pertaining to the same property, and thus affording three distinct checks on the record of each individual transaction. This system not only insures the absolute correctness of every abstract of title taken from these books, but it greatly facilitates the work entailed and enables the firm to give reliable information regarding any piece of ground in the county almost at a moment's notice, and to furnish a complete abstract without any more delay than in the time necessarily consumed by a clerk in copying it.

When one realizes the amount of systematically arranged information at their disposal it does not sound like an idle boast to hear real estate men in Kansas City say that their office contains more direct and clearer records of titles than is possessed by any other abstract office in any other city in the country.

With regard to the examination of titles to which they pay special attention, it will be sufficient to repeat that Mr.

Norman is a real estate attorney and has been engaged in furnishing abstracts ever since 1866, when he compiled these books, and that Mr. Robertson has been identified with him in the abstract business for sixteen years. With this experience and ability and with copies of records regarding land transfers in their own hands, it would be impossible to find a higher or sounder authority on this question.

DEAN S. KELLEY & CO.

This firm is composed of Dean S. Kelley and J. Carver Jones, who own a complete abstract of all real estate in Jackson County, Missouri, with alphabetical indexes (both grantor and grantee). The books of this firm are the oldest in the county. They passed through several hands until 1876, when they were purchased by Mr. Kelley, who has conducted them since that date. Mr. Kelley and his partner are both stenographers, and eleven of the fifteen engaged in the business of the firm are practical stenographers, all the work of the firm being taken from the records in short-hand, and all abstracts printed on the No. 2 Remington Type-writer, seven machines being kept in constant use.

The firm commenced the use of stenography in their business several years ago. The common idea that short-hand is not sufficiently reliable for a business requiring so much precision had for some time a very damaging effect upon the business of the house, but the fact that the firm now employ as many men as any other in the city, (which considering the advantages of short-hand and the type-writer is estimated to be equivalent to fifty per cent more), is very strong evidence that the business community of Kansas City is satisfied that the hieroglyphics of the stenographer may be safely employed in the abstract business, a business of which it may be safely said there is none among all the industries in which the civilized world is engaged whose value depends so exclusively upon its reputation for accuracy.

Mr. Kelley was engaged in the practice of law for several years before entering upon the abstract business. Mr. Jones is a young man who made his first venture in business a little over three years ago, as an employee of his present partner, and in that short time has demonstrated his capacity to fill with the greatest possible credit a position involving an amount of labor and care that would be simply appalling to most men of his age. It will thus be seen from the character and personal of this firm that it possesses all the elements necessary to the furnishing of correct abstracts with the greatest possible facility, and also unusual advantages, in the examination of titles and all other important features of the abstract business.

KANSAS CITY ABSTRACT CO.

The Kansas City Abstract Company is the outgrowth of the firm of Garnett Brothers, and was incorporated to afford greater facilities for the transaction of the business. The books owned by this Company, which contain complete abstracts of all real estate in Jackson County, including Kansas City, were completed in 1868, upon the regular improved Durfey system, by W. E. Dunscomb, at that time Clerk of the Supreme Court at Jefferson City; Judge Hough, Supreme Judge of the State, also being interested in their compilation. In 1870, they were purchased, with the right to operate the system, by Col. E. M. McGee and C. D. Lucas, the present Recorder of Deeds in Kansas City, who in turn sold them with all privileges to Garnett Brothers, in 1879, and they so became the property of the Kansas City Abstract Company.

The books comprise a tract index which gives the chain of title of every lot in this city or county, and have on each page a plat or map of each section, divided into lots, and showing an individual number for each lot, with all the changes that have taken place in its ownership, and every deed or transaction of which it has formed a part. The journal giving correct copies of all deeds as filed is posted into the tract index, affording a complete record of every change that has taken place in the title of any single lot or tract of land. There are also special books for irregular tracts that are or have been involved in transactions in which power of attorney has been given, and which form a ready reference and an accurate record of such transaction. Another book is a certified copy of the original surveys made by the Government, and is certified by the custodian of the original plats in St. Louis. This survey gives the quality of the land, how watered, its timber growth, capacity for cultivation, and every detail pertaining to it. The records of this office thus form the means of obtaining an abstract of title to any lot in the city or county of a perfectly accurate character and with the greatest possible expedition. Beyond this, through its attorney, Mr. E. P. Garnett, the Company undertakes the examination of titles, for which it will be seen they have the greatest possible facilities. The officers of the Company are: C. L. Dobson, president; C. W. Whitehead, vice-president; R. B. Garnett, business manager; V. L. Garnett, secretary; and E. P. Garnett, attorney.

J. H. BURTON,

Abstracts of Title, Conveyancer and Notary Public. Thirty years experience. Telephone No. 1513. Office 117 West Eighth street.

THE WATER-WORKS.

AN abundance of pure water is a *desideratum* that can scarcely be over-estimated in a large and rapidly increasing community, and in this respect Kansas City ranks among the most favored cities of the United States in having an inexhaustible supply furnished by the National Water-works Company, which is the most extensive system of water-works under private management in the country.

The works were commenced in 1873, and began operations in 1875, with twelve miles of main pipe and a pumping capacity of 5,000,000 gallons per day. The source of supply is the Kansas River, which, although considered a small stream here, drains about ten times as much country as the Thames, which supplies London.

All river water in this section is muddy and requires to be settled before it is fit for use. This makes it necessary to pump all the water twice over, and the works were designed for this duty. They are situated near the bluff, about one and a half miles south of the Union Depot. Under the building is a deep well, the bottom of which is about seven feet below low water in the river. From this well a 24-inch syphon extends to the river, a distance of 1,350 feet. This is believed to be the largest syphon in the world. The well supplied by this syphon, in its turn, supplies the deep well pumps, which raises the water to the settling basins south of the pumping station. The capacity of these basins allows the water about five days for subsidence before reaching the outlet where it is taken for use by the high pressure machinery. The water used in lower town is pumped to the reservoir on the hill, situated between Twentieth and

Twenty-first streets and between Holly and Jarboe streets. The elevation of the surface of the water in this reservoir is 232 feet above low water mark.

The city is very irregular in its topography. On the west the bottom lands of the Kansas are nearly level; this low ground extends by a narrow bench along the Missouri River, widening to another large area in the north-east quarter of the city. On the south, the valley of O. K. Creek makes another large depression; between this and the Missouri is irregular high land, the variations in level being over two hundred feet, with the different summits so near alike as to give no good site for a reservoir which could supply the whole town by gravity.

The contract of the Company with the city required the works to be built on the Holly, or direct supply system; it was made without the assistance of any competent hydraulic engineer by either party, and contains clauses which gave rise to some bickering in the early part of the work.

The growth of the city, taxing the resources of the company to the utmost to keep pace with it, and their constant endeavor to meet the peculiar and difficult requirements of their work, have resulted in a better state of feeling, and the change in source of supply, now in progress, will remove the last cause of dissatisfaction.

MACHINERY.

The original plant consisted of a Holly quadruplex pumping engine, compound condensing, capacity about four millions of gallons per day, with additional pumps attached for low service, and a single engine driving an auxiliary quadruplex pump. It was designed by B. Holly, superintendent of the Holly Manufacturing Company, and G. W. Pearsons, chief engineer of the Water-works Company. Its requirements were to raise the water from the river to the settling basins, and from thence distribute it to the city for domestic supply and fire protection, the topography of the city making this a very difficult problem. There has been since added a large quadruplex condensing engine, an additional low service pump, and a Gaskill compound condensing engine. To give detailed description of the machinery and its action would make this article entirely too long.

WATER SUPPLY.

It only remains to speak of the source of the water supply, a very general impression prevailing that a better would be the Missouri. Analysis of the waters of both rivers shows that they are much more alike than is generally supposed. In the spring and at times of heavy storms both rivers carry discoloring matter that will not settle, and has to be endured till that material has passed down the river. The water-works of St. Louis show the same characteristics. This discoloration does not effect the Missouri as long as it does the Kansas, and for domestic supply it is probable that the Missouri would be preferable; for manufacturing purposes, however, the Kansas is the better, as its action upon steam boilers is less injurious than that of the Missouri. Besides this, the supply could not have been taken from the Missouri without going above the mouth of the Kansas River and Jersey Creek in Wyandotte, and the danger of loss of supply by the failure of mains passing over or under the Kansas River, together with the greatly increased cost of supply from that source made the early use of it impracticable. The extraordinary growth of the city, however, makes it necessary to look for a different supply, and in this connection it becomes practicable to look to the Missouri, and this work is now in progress. The cost of this work will be about three-quarters of a million dollars, and the problem is a very difficult one, going to prove that for the beginning the source of supply was correctly chosen.

The water in the upper town is supplied directly by the pumps, which for this purpose require a capacity much greater than the amount pumped in twenty-four hours would indicate. While the supply of the whole city requires from four and a half to six millions of gallons a day, there are hours when the rate reaches eight millions on the hill alone. Accordingly, the pumping machinery has been increased from time to time, till it now has a capacity of fourteen millions of gallons per day, and the pipe system has grown from the first plant of twelve miles to over sixty miles, with more than six hundred fire hydrants, each capable of throwing two streams of water, and representing a steam fire engine, always ready for duty, at almost every street corner in the city.

To throw fire streams on high ground requires far more power than is in use for ordinary supply. It is plain that steam boilers can not keep this immense force bottled up ready for use and if recourse was had to such power, delays would necessarily ensue. But the reservoir on the hill, by the simple changing of a valve, comes into the suction pipes of the pumps and gives this added power long before the firemen can reach the scene of their work. How simple and effective this is, is shown by a quotation from the report of the Chief of the Fire Department to the City Comptroller, April 21, 1884, to-wit:

. . . . "If there are any better works, any better system of works, any works giving better satisfaction to the Fire Department, any works kept in better order, or that are better managed, in any part of the country, I would travel a thousand miles to see what they have got and how they do it."

. . . .

"The pressure, both in upper and lower town, has been increased promptly at every alarm, and we have not had occasion to make a single complaint during the whole year. The Fire Department respond to an alarm with as much confidence in having adequate pressure in each of the 454 hydrants as does a locomotive engineer in his ability to move an ordinary train of cars with steam in his engine."

THE NEW WORK

is for the supply of all the cities at the mouth of the Kansas River with the Missouri River water. The first link in the chain is a new iron bridge at the mouth of the Kansas River; this will carry the mains and conduits connecting the cities. The new basins, having a capacity of about fifty millions of gallons, with a pumping capacity of about twenty millions of gallons per day, will be placed on the banks of the Missouri, three miles above Wyandotte.

The water, made fit for use in these basins, will flow through a thirty-six-inch conduit to the new bridge, where a part of it will be used by new pumps placed at the east end of the bridge, the rest flowing on to the present water-works, where it will be used by the present pumps. The new system provides for any enlargement required by the growth of the cities without further changes than the making of required additions to the pipe system as their growth requires. The plans have been made by G. W. Pearsons, chief engineer of the company, submitted to Colonel Henry Flad, of St. Louis, president of the Board of Public Works of St. Louis, and of the American Society of Civil Engineers, approved by him and adopted by the company.

The work is begun, and will be finished to completion in the shortest time practicable, giving the new metropolis of the West a water supply second to none in the country.

In connection with an interest of such prominence and importance to the entire community, a brief sketch of the individuals at the head of the undertaking can not fail to interest all who are concerned in the cities welfare.

GILES E. TAINTOR,

the president of the National Water-works Co., of New York, is a member of the well known family of Taintors which has for many years been identified with the commercial and financial history of the City and State of New York. They came from Wales in the year 1630, and settled in Colchester, Conn., just ten years after the landing of the Pilgrims. With Cambrian energy and endurance, they bore their part in subduing the new world to the influnce of civilization, and were distinguished participants in the trials, struggles and triumph of the War of Independence. Several branches of the family settled at an early period in the State of New York, and at Buffalo, in that State, the subject of this sketch was born, where his youth and early manhood were passed. In 1858 he went to the city of New York, and entered upon the business career which has been so steadily successful. In these twenty-five years of eventful financial history Mr. Taintor has been an active and prominent figure in Wall street, and has had much to do with the organization, construction and extension of the great railway lines of the Mississippi Valley. For the past nine years he has been president of the National Water-works Co., of New York, and to his admirable foresight, and prudence and sound judgment is largely due the high character of the securities of this company and its excellent reputation. Mr. Taintor is the senior member of the eminent banking house of Messrs. Taintor & Holt, whose office is at No. 11 Wall street.

BENJAMIN F. JONES.

The superintendent of the National Water-works Company was born in the State of Georgia, his ancestors on his father's side coming originally from Scotland. His mother was a descendant of an old Dutch family, and Scottish sagacity and thrift, together with Dutch tenacity, thoroughness and equable disposition combined, are leading characteristics of this gentleman. His first business experience was gained at his birthplace, among his friends and neighbors; but, finding this field too small for his ambitious efforts, he sought and found a wider one in New York, where he remained until the commencement of the "late unpleasantness," when he enlisted as a private in the Cherokee Artillery, at Rome, Ga. He remained in the army during the continuance of the strife, and at the close of the war, by the sheer force of inherent merit, he had risen from the ranks to the important post of Inspector General of the War Department, at Richmond, Va. His early business experience, together with his experience acquired during the Civil War, has since been of inestimable value to him. At the cessation of hostilities Mr. Jones engaged in mercantile pursuits at his old home, where he became conspicuously prominent as a business man of rare attainments, and was at one time extensively engaged in the manufacture of iron in the South.

At the earnest solicitation of the Water-works Company, he gave up his successful business, to take entire charge of the Kansas City Water-works. He has been its able and efficient superintendent since its inception, in 1874, up to the present time; and much of the company's success is due to his unequaled abilities as its executive head, combined with his rare dealing with and understanding of human nature. He possesses in a marked degree, the finest tact, coupled with a keen insight into men and motives, and at the same time has the happy faculty of accomplishng an enormous amount of work with the least apparent effort. His business talents, which are of a high order, have been broadened and widened by his studious habits, it being a cardinal maxim with the gentleman to thoroughly master not only the fundamental rules and scientific principles of his own immediate affairs, but also to become entirely conversant with every subject of general interest, and this, together with his sound judgment, causes his opinions to be continually and eagerly sought after. He stands preeminently at the head of his profession, and is the representative of the most extensive system of water-works under private management in the Union. He has watched the growth of the company's business from modest beginnings to its present enormous proportions, and has the proud satisfaction of knowing that he has been a considerable factor in its development. Mr. Jones has been vice-president of the American Water-works Association for many years; and at the recent meeting of the association in Denver he was elected its president. The methods and system devised and originated by himself are so complete and comprehensive, yet so eminently concise and simple, that they are adopted by nearly every new company, and are fast coming into universal use. No person can come in contact with this gentleman without being strongly impressed with his sterling honesty, his unwavering fidelity and his perfect capacity to easily grasp and instantly decide every question as it presents itself, and these characteristics are so marked that they inspire one with perfect and entire confidence in him. This is notably true of his relations with his company, the directors depending largely upon his advice and suggestions; and it is to be doubted if any man has the confidence of his business associates to a greater degree than does Benjamin F. Jones.

G. W. PEARSONS.

The subject of this sketch is descended from English and Scotch ancestry. His grandparents were originally from New Hampshire and Massachusetts, his parents from Vermont, and Mr. Pearsons' birth-place was Jefferson county, in the State of New York, where he first saw the light in October, 1833. The Barretts, the maternal branch of his family, were also of Scotch and English origin and both families furnished brave and gallant officers in the War of the Revolution. The Pearsons family have always been particularly prominent and skillful in the mechanical arts and in engineering, and the subject of this article showed particular aptitude in this line at a very early age. He commenced by standing on a bench to learn the correct measurement of angles by means of his father's compass, and actually assisted in "carrying chains" before he was a dozen years of age. He was extremely precocious, and at the age of fourteen was frequently consulted regarding mechanical devices, two of which, the "drive well" and the "belt conveyor," he constructed and put into practical operation, both of which have since become of very considerable importance. At the age of eighteen he was universally recognized as an experienced and scientific master mechanic, and was put in charge of a number of men employed in his brother's ship yard. Upon attaining his majority we find him in charge of the largest force of mill-wrights in Chicago, then a city of some seventy thousand inhabitants. In 1859 he accepted a position on his brother's Marine Railway at Ogdensburg, New York, where he remained for some years as superintendent after it was purchased by the Northern Transportation Company. During this time, being a member of the City Council, he had charge of the bridge constructions and the building of the city water-works, and since that time he has been most extensively engaged in water-works construction. Mr. Pearsons' mechanical skill, joined to a long and varied experience, has given him practical knowledge of a greater range of work than most engineers. He left school when seventeen years of age, but did not discard his books, and is a hard student to this day. He was admitted to the American Society of Civil Engineers in 1875, with a magnificent record, which would have readily gained him admittance many years earlier. Mr. Pearsons' talents have been recognized and appreciated by the best and most learned engineers in the Union. His eminent success in the building of the water-works here, and in their maintenance, is a sufficient guarantee that in the still more important work projected, no failure will occur through any fault of his.

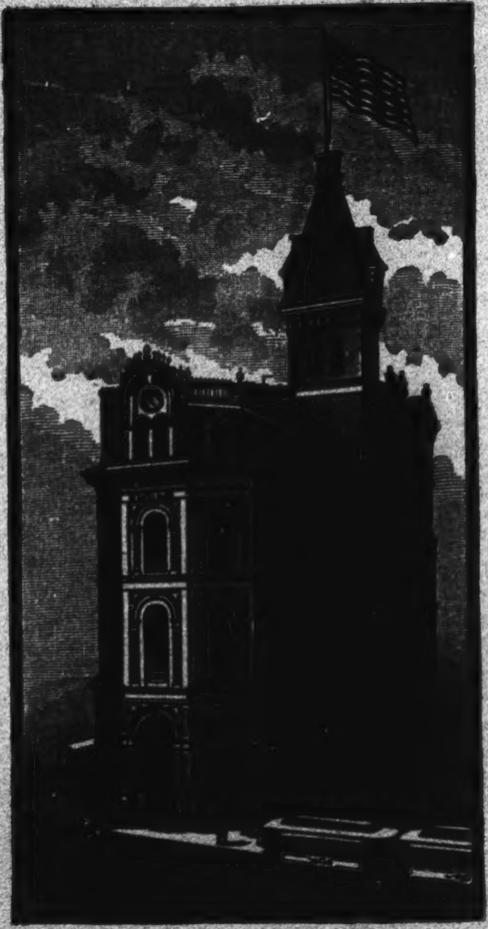
ROBERT H. WEEMS

was born in Baltimore. His family name is an old one, and its prominence in Maryland's history, dates back to the period when the vigorous, manly and liberty-loving people under Lord Baltimore made the first settlement on the shores of the Chesapeake. The subject of this sketch received his education at Loyola College, in the Monumental City, where he attained great excellence as a classical and mathematical scholar. Upon the completion of his collegiate term, he began the study of law, and the assiduity, zeal and proficiency that marked his course, gave promise of wide usefulness and eminence at the bar; but suddenly his tastes appeared to incline his attention to business pursuits, and with that interpid energy which marked his student life, he entered at once upon the work. He sought a metropolitan field for his youthful labors, and went to New York in 1866, a time of peculiar financial interest. The Gold Exchange Bank had just been organized and established, with the main object of effecting clearances of the vast business which daily filled the halls of the Gold Exchange with an excited and feverish multitude of brokers. In this institution Mr. Weems obtained employment, soon reaching a prominent position and contributing greatly by careful and effective labor to its successful management. His business skill and energy were particularly remarkable during the great excitement and distress of the panic of 1869, when he aided largely in relieving the bank of the great and unusual burden of exchanges which the enormous transactions of the Gold Board imposed upon it. In 1871 he accepted a position of importance in the banking house of Northrup & Chick, of New York, and remained with them as a most trusted adviser and manager until their final retirement from business in that city. Mr. Weems then received a prominent appointment in the banking house of Donnell, Lawson & Simpson, and when this house became the fiscal agents of the State of Kansas, he took charge of the management of that department of their business, and by his zeal, tact and skill contributed in a great degree to popularize the State, County and municipal bonds of Kansas, thus aiding greatly in advancing the prosperity of that young and rising commonwealth. In the year 1884 he was appointed to the management of a large estate, the business of which was complicated and varied, having relations with almost every State in the Union and many countries in Europe and elsewhere, and including transactions in which millions of money were involved. When he closed the business and relinquished his trust, the Judge of the of the Supreme Court complimented him in the highest terms upon the ability and fidelity with which he had discharged his delicate and laborious duties. Business interests having required official changes in the National Water-works Company he took an active part in the new arrangements of the corporation of which he had already been for sometime the secretary, and in 1885 he was elected to discharge the duties of treasurer as well. The high character of all the securities of this company, its important duties at Kansas City, and the vast improvements that it has projected here, will afford him a broad arena for the exercise of his rare qualifications and eminent usefulness.

AGRICULTURAL IMPLEMENTS.

IN the business of agricultural implements, there is to-day more capital invested, more men employed and more of the goods sold in Kansas City than in any other city in the world, for America leads the world in this business. Nor is the reason for this far to seek. Lying in the center of the most productive agricultural region of the United States, with a continuously increasing growth in the handling of cereals and all kinds of farm produce, it is natural that the return supplies of farm machinery should grow in a corresponding degree. Moreover, the constant annual extension of the railroads through new states and territories in the south-west and west, and the rapidity with which the land is being settled up, by agriculturists, keeps up a steady growing demand for this class of merchandise, and one that gives unmistakable promise of further and still greater growth for many years to come.

The principal territory over which Kansas City distributes agricultural implements lies in Missouri, Arkansas, Kansas, Indian Territory, Colorado, Texas, Nebraska, Iowa, Dakota, Montana and New Mexico, though many shipments go still further afield. The actual extent of the jobbing interest here, it is somewhat difficult to state in precise figures, though from an aggregation of such figures as various houses have courteously given, with an estimate of others from the best obtainable sources, it is within the mark to place the total of the trade at $12,000,000 annually. It is still more difficult to obtain anything like a correct estimate of the amount of capital employed in the business here; this will be appreciated



KANSAS CITY TIMES BUILDING.

when it is understood that Kansas City has become so noted in this line of business during the last ten years, that all eastern manufacturers who expect to share any of the immense agricultural implement business of the great west, feel the absolute necessity of having a representative and a branch ware-house here with adequate shipping facilities.

Here, therefore, can be found the representatives of all the plow, cultivator, seeder, harrow, corn planter, reaper, mower, thresher, farm steam engine, corn sheller, hay rake, and wagon manufacturers of the country at large, for this business of manufacturing has long since ceased to be an exclusively eastern industry, and has gradually been moving westward, and accommodating itself to the enlarged requirements of the country. The great tide of emigration that has been pressing westward for the past quarter of a century, has very naturally carried with it many of the enterprising manufacturers of farm implements, who have located at eligible points throughout the West, such as Moline, Pekin, Rock Island, Racine, Sterling, Sandwich, Canton, Dixon, Rockford, Batavia, Milwaukee, Minneapolis, Freeport, Peoria, Decatur, and Davenport.

In like manner these Western manufacturers are compelled in the nature of things to seek representation in this great city of clearance and exchange. As a consequence, nearly all have established branches here, and as all of them confine their manufacturing to some particular line of specialties, they have found it to their interest to combine, with the handling of their own goods here, those of other manufacturers to enable them to carry in this market a complete stock of every kind of farm machinery. There are, however, some notable houses here that are not directly representative of any particular manufactory, but, as all farm machinery is protected by patents on its improvements or name, the various houses have each their own special implements, the handling of which is exclusively confined to them over a designated territory.

In order to do justice to a branch of business which stands at the head of the commercial interests of Kansas City, it has been deemed advisable to give some account of the special implements handled by the more important concerns here in this line.

MOLINE PLOW COMPANY.

In 1870 this well known company established a large jobbing house in Kansas City, which to-day occupies a structure consisting of five stories and basement, covering an area of 120x72 feet, and having its own railroad switch in direct connection with every line of road that enters the city. The great popularity of the Moline Plow and the high reputation it has gained throughout the entire country is an assurance of the highest possible nature that all other machinery handled by the company which manufactures it would be of an equally high character. It it well understood that it has always been the purpose and custom of this company to handle only implements of the very highest class, and while they have always determined to carry in stock a full line of all kinds of farming machinery, the first consideration in all cases is the standard quality of the goods. The extensive business conducted from here, which includes western Missouri, Kansas, Colorado and New Mexico, is the strongest possible evidence of the high class of the goods handled as also of the sagacious and enterprising management under which its affairs are conducted. Mr. C. A. Baker, who for several years was connected with the home affairs of the company and who is a thoroughly practical and experienced implement man, has charge of the company's interests in this city.

Their special line of goods including those of their own manufacture, and others which they handle exclusively in their territory is as follows: Tucker & Carter's binder twine, Upton Combination threshers, traction and plain engines, Adam's Marseilles power shellers, Avery spiral knife stalk cutters, Odell check rowers, Barlow rotary check rowers and Barlow planters, Barbour one-horse corn drill, Havana and Clipper press drills, Triumph hoe drill, Star one-horse wheat drill, Strowbridge and Champion broadcast seed sowers, Knowlton mowers, Moline, Crown and Hay King sulky rakes, Tiffin revolving rakes, Acme ricker and rakes, Moline farm and spring wagons, Flint farm wagons, buggies and carriages, Coldwater and Moline road carts, Diamond hand corn shellers, Adam's feed grinders, Field's Favorite mill and power combined, Big Giant corn and cob mills, Racine fanning mills, Eagle feed cutters, Buckeye cider mills, Continental and Hudson lawn mowers, Turner binder covers and Turner four-wheel binder trucks, Haslup all-steel scrapers, Wilcox iron smoothing harrow, Flying Dutchman sulky plow, Moline plow, cultivators, harrows and stalk cutters.

SMITH & KEATING IMPLEMENT CO.

For the last twenty years this concern has been in the front rank of the jobbing business in agricultural implements. It was established in 1866, and has a capital of $600,000. Since that time it has been engaged in supplying the farmers of the great west with the various kinds of machinery most suitable for the different purposes of the progressive agriculturist. The fact that the company are direct buyers of all the goods they handle, and from their long experience have gained such an exact knowledge of the requirements of each section, has enabled them to control an enormous business, and as a consequence the manufacturers of the finest machinery obtainable are always glad to get them to handle their goods. They are, therefore, able to absolutely control the sale in a large territory for many agricultural implements that have gained the highest reputation. Besides their stock of all classes and kinds of farm machinery they furnish the bulk of the railroad supplies, such as scrapers, plows, and similar implements of the western contractors. They are also considered head-quarters for "binder twine," of which they carry only the highest quality. The celebrated "Bain" wagon is another of their specialties, and of these they sell over 5,000 each year. Carriages and buggies also form an important feature in their stock; indeed, in both character and number of vehicles there are few if any carriage repositories in the country that can compare with them. The territory covered by their trade comprises Missouri, Kansas, Colorado, Texas, New Mexico, Nebraska, and Iowa.

The extensive premises occupied entirely by their stock consists of an enormous building 80x220 feet, with six floors covering this whole space. Their facilities for receiving, handling, and shipping goods are also of the highest and most convenient order imaginable. Prominent among the agricultural implements of which they control the sale in this territory are the following: Pekin plows, Pioneer sod plows, sulky plows, Lappen combined riding and walking cultivator, Pekin walking cultivator, Pekin patent harrow, Pekin oscillating harrow, Kalamazoo spring-tooth cultivator, vibrating harrow, Pekin lister and drill, Favorite and Hocking Valley hand corn-sheller, Victor feed mill and horse-power, Young American corn and cob mill, Union stalk cutter, Union corn planter, Buckeye cider and wine mills and presses, Empire mower, Empire harvester, binder twine, McLean road scrapers, O. K. sulky hay rake, Chieftain lock lever sulky rake, Nesmith grain register, Massillion traction engine, the new Massillion thresher, the Smith and Bain wagons, Standard drills, carriages, buggies, and spring wagons.

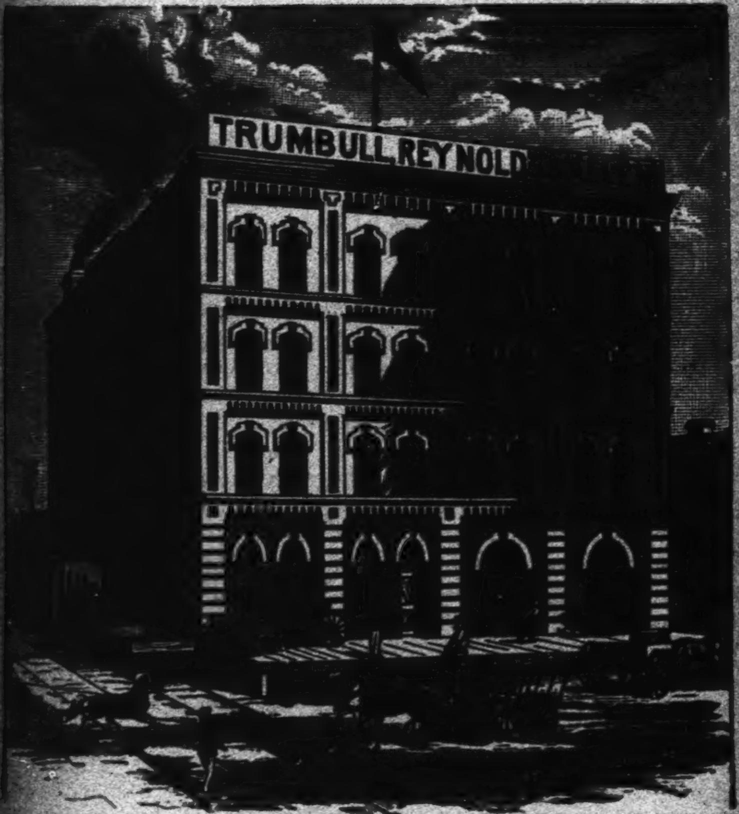
TRUMBULL, REYNOLDS & ALLEN.

Trumbull, Reynolds & Allen were established here in 1871, their operations being for some time confined to the general dealing in seeds and agricultural implements. They have always been prominently in the lead in all advances that have been made in the business here. They were the first to introduce manufactures here in this line. They were the first to introduce the handling of buggies in connection with their line of business, and the innovation proved so successful in its results that it was very generally adopted by the trade throughout the entire country. They were likewise the first to introduce the rotary drop corn planter, an implement which was readily appreciated and rapidly superseded all others. They were the means of establishing and bringing into popularity the vibrating principle in threshing machines, of which no other can now be sold. About four years ago, the business having then reached something in excess of a million and a half dollars per annum, they determined to reduce the extent of their implement jobbing trade and devote their attention directly to the enormous seed trade that they had built up, and to manufacture themselves a special class of machinery and implements more suitable than any then produced for the gathering and harvesting of hay. In so doing they have more closely identified themselves with the hay traffic than any other concern in the United States, and have, indeed, revolutionized the manner of handling and putting up hay.

Their improved machinery for this purpose has been the direct means of saving to the farmers many hundreds of thousands of dollars, and has added an entirely new and distinct feature to a line of manufacture in which this country had already surpassed the whole world. They have not only by their close observation and inventive genius produced a new article of commerce, in their special machinery for handling hay, but their efforts have been so admirably directed and the results obtained of such perfect character that the production of the machinery created its own demand, and where only a few years ago the farmer in progressive America had been content to go on gathering his hay after the primitive fashion of his forefathers for untold generations, he now considers the hay stacker and gatherer as necessary as any implement that has been provided for agricultural purposes.

With a view to facilitate the manufacture and to meet the yearly increasing demand for these machines, the firm about two years ago, incorporated the "T., R. & A. Manufacturing Co." to take special charge of this feature of their business.

The factory where this now famous machinery, including the "Dain Automatic Hay Stacker and Gatherers," and all machinery that is necessary in sowing, cutting, and gathering


TRUMBULL, REYNOLD

TRUMBULL, REYNOLDS & ALLEN.

hay, is made, is located in Armourdale, and covers an area of no less than four acres. It will thus be seen that the enlightened enterprise of this firm has given to Kansas City one of her most successful manufacturing interests and one that bears every promise of increasing importance.

With regard to their seed business, their aim is to furnish the great Missouri Valley and the south-west with every description of grass, field, tree, and garden seeds, of the purest, freshest and best quality, and at as favorable prices as can be obtained for seed of the same quality in any market in the country. They carry the largest and finest stock of seeds in this country. Thus they furnish the seed to raise the grass to make the hay, and the improved machinery to harvest the product. All business connected with the seed trade is transacted by Trumbull, Reynolds & Allen, and that pertaining to the hay machinery by the T., R. & A. Manufacturing Co.

PARLIN & ORENDORFF CO.

Parlin & Orendorff Company, of Canton, Ill.: until 1884 this extensive manufactory handled its trade throughout the territory that is tributary to Kansas City, through the jobbing houses here. The business had, however, at that time assumed such proportions, that the company determined on establishing a branch house in Kansas City. The present commodious quarters, comprising a five story and basement building, were secured. It covers an area of 60x130 feet, and has ample platforms, railroad tracks, elevators and all other conveniences for the transaction of its business, besides which it is located in the very center of the various freight depots of the city.

The products of the company's factory, which was established in 1842, are all handled here in large numbers, as well as a variety of implements of others makers, forming a complete stock of all kinds and classes of agricultural machinery; they include the Canton Clipper plows, Clipper tricycle sulky plow; listers and cultivators, Canton stalk cutters, Rose Rotary Disk, Canton Vibrating, Scotch, Clipper, Diamond, Steel-tooth, and Evans Tripple harrows; Evans planter and check-rower; Canton wire check-rower, Daisy, Albion, Standard and Canton hay rakes, New Clipper, or Triumph mower, Triumph reaper and self-binder, Challenge corn sheller, and Racine fanning mills.

In addition to these they carry a complete line of buggies, carriages, phaetons, top and open surreys, sporting wagons, buck boards, spring wagons and other classes of vehicles including the Cooper wagon. The territory covered from the Kansas City branch includes the states of Missouri, Kansas and Colorado.

The house here is under the management of Mr. F. L. Kaufman, who before entering upon the duties and responsibilities of his present position had been for ten years ideniified with one of the oldest and most prominent agricultural implement concerns in this city. The universally high esteem in which the products of the company are held, combined with his experienced management of its affairs have placed the house here among the largest dealers in this market. In direct connection with their immense factory, the company have the following branches and distributing houses: Parlin & Orendorff Co. Kansas City, Minneapolis, Decatur, Ills., Omaha; W. T. & E. A. Rogers, Quincy, Ills.; Bauer, Walter & Co. St. Louis; Mitchell & Lewis Co., Portland, Oregon; Burton, Herrick & White, Ogden, Utah; H. Vogt, Bremen, Germany; J. Mohr, Bell & Co., Buenos Ayres, South America; Wexel & Degrers, City of Mexico.

STANDARD IMPLEMENT COMPANY.

This concern was incorporated in 1882 by the Grand Detour Plow Co, of Dixon, Ills., Emerson, Talcott & Co. Rockford, Ills., Newton Wagon Co. Batavia, and A. G. Bodwell, of Kansas City. The object of the company was to furnish direct from this market, the particular products of the different manufactories already mentioned, combined with such other agricultural implements, spring wagons, buggies, etc., as satisfied their experienced judgment of their excellence of quality and suitableness for the territory in which they were to be used. The company is thus a wholesale dealer in standard farm machinery of the highest class, conducted by men experienced in the business and who possess the closest knowledge of the requirements of this market.

The following special articles are among the important implements carried in stock and dealt in by the company: Grand Detour plows, combined listers, cultivators, sulky plows, harrows, and rakes, Standard planters, check rowers, cultivators, and rakes, Standard and Smith Big 7 mowers, Newton farm and spring wagons, buggies, and carriages, Plano binders, and mowers, Weyrich stalk cutters, Standard and Defiance corn shellers, Empire disc harrows, Monitor and Richmond grain drills, fanning mills, Osage feed mills, J. I. Case threshers and saw mills, Reeves straw stackers, stock cutters, and cultivators, cane mills and evaporators, C. & G. Cooper & Co. traction engines, threshers, and saw mills.

The officers of the company are: O. B. Dodge, president; A. G. Bodwell, vice-president, treasurer, and general manager; and H. K. Wolcott, secretary.

Farmers and dealers would do well to correspond with the Standard Implement Co., and examine its stock before making purchases. Their warehouse and office is situated at Nos. 1312, 1314, 1316, and 1318 West Eleventh street, Kansas City, Mo.

BUFORD & GEORGE IMPLEMENT COMPANY.

This company is closely allied to and intimately associated with the Rock Island Plow Company of Rock Island, Illinois, and the Farmers Friend Manufacturing Co. of Dayton, Ohio. In point of fact the company here was formed and incorporated for the special purpose of conducting a wholesale business in agricultural implements, and the stock it carries includes all and every kind of farming implement, wagons, carriages and buggies. An important feature of its business is comprised in the exclusive handling through this and tributary territory of the celebrated products of the two corporations mentioned.

The operations of the company have been in every way successful, and the large business and extensive field covered by it places it among the most important of the large concerns engaged in this line of business here. The specialties of which they control the sale throughout this section are the Rock Island plows, cultivators, listers and harrows, Olds' farm wagons, Climax spring wagons, Red, White and Blue mowers, Farmers' Friend, Dayton and Bonanza corn planters, Farmers' Friend, Joliet, Champion and Haworth check rowers, Farmers' Friend corn drill, Little Duke stalk cutter, Standard, Star and Tiffin hay rakes, Improved Pearl and Royal corn shellers, Monarch and New Monarch drills, I. X. L. cider mills, Star, Forest King and Prairie Queen cane mills, Stubbs & Scaultin's evaporators, Big Giant feed mills, Gem Rotary and Slide Drop hand corn planters, Racine fanning mills, Strowbridge broadcast sowers.

SANDWICH MANUFACTURING CO.

The factory of this company is at Sandwich, Illinois, where it was established in 1856. In 1878 the company opened their house in Kansas City, where they have conducted a very extensive and successful business. They confine their transactions to the exclusive handling of their own goods, which are in great demand throughout the entire south-west.

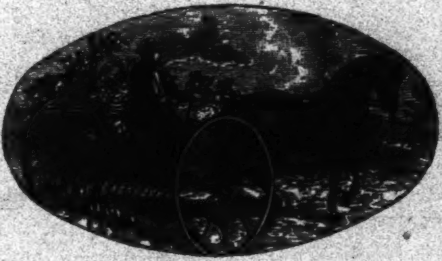
The following agricultural machines and implements, which are made in every variety of size, power and style, are the products of this factory: Reliance Self-Binding harvester, Reliance mowers, Reliance binder trucks, Sandwich Adams corn shellers, Sandwich Adams horse powers, and Sandwich feed grinders.

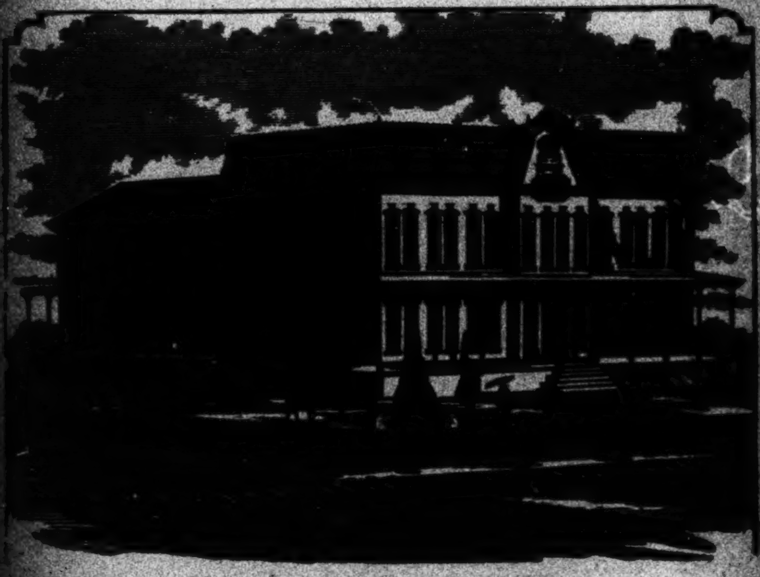
The establishment at Kansas City is under the management of M. H. Losee, who is indefatigable in pushing the business of the company throughout this section.

FLINT & WALLING MANUFACTURING CO.

The factory of this company was established in 1864, at Kendallville, Indiana; and the branch house in Kansas City commenced operations on January 1, 1885, and that at Fort Worth, Texas, on January 1, 1886. The company are manufacturers and jobbers of all kinds of water-work goods, making specialties of wind-mills, pumps, tanks, tubular well tools and supplies, etc. As their factory was established twenty-one years ago, and their goods have been in universal use during the whole of that time, they have secured a national reputation.

The officers of the company are: David C. Walling, president; Rufus G. Marcy, vice-president; Simeon Flint, superintendent; Henry I. Peck, secretary and treasurer. The western branches are under the management of Mr. Rufus G. Marcy the vice-president of the company.





KANSAS CITY STOCK YARDS EXCHANGE.

LIVE STOCK.

THE one industry of all others that has most materially conduced to the phenomenal progress that has been made in developing the commercial interests of Kansas City is, on all hands admitted to have been, the dealing in live stock. Not alone has this influence been directly felt by the vast amount of money involved in the handling of 500,000 head of cattle and nearly 2,500,000 hogs, and 200,000 sheep, which were received at the yards during last year, but the very fact of such enormous receipts of the product of the country, naturally implies an equally large demand for general commercial supplies as return shipments. It is thus that the live stock interest may be justly accorded the first place among the powerful factors that have made this city to-day the principal distributing center for the West and South-west. To account for the continuous and astonishing development of the live stock interests of this city, and its present enormous magnitude as the second largest cattle market in the world, we have only to consider a few of the many causes that have combined to bring about this result. In the first place, all of the important railways of the West lead to Kansas City in a net-work of converging lines. Second is, the proximity of the city to the vast cattle ranges of the West, and its location in the center of the greatest corn and stock producing States in the Union. Third, and an influence not to be underestimated, is the capacity of its yards and the facilities for the economic handling of stock, feeding, loading, and reshipping, which are unsurpassed anywhere in the world.

The great staples of commerce only move in channels where they can flow smoothly, expeditiously, and economically.

In the advantage of geographical position Kansas City is unrivalled, but mere geographical position is only one element in the creation of a great market. Beyond this, there are others equally important; there must be transportation facilities of the best; then the capacity to send supplies in return for the staples at advantageous rates and in unlimited quantities; and behind all these must be men of sagacity, capital, and energy to adapt to the purposes of the business all the latest appliances and accommodations, so that the utmost economy and expedition shall be at the service of shipper, broker, and buyer. That all the essential requirements have been fulfilled in the case of the live stock trade in Kansas City is evidenced by the remarkable development of that interest, for without such fulfillment the trade would not have come here, but have sought other and more advantageous outlets to the place of final consumption.

In 1868 and earlier, grazing cattle from the great ranges of Texas, Indian Territory, Kansas, Colorado, and New Mexico, began to find their way eastward and northward in considerable hordes, and the annual drive soon became one of the most important features of the cattle trade.

For years, however, Kansas City was merely a reshipping and feeding point and the only accommodations afforded here were the primitive sheds and miry yards of the railroad companies, and the trade continued to pass, as it were, right by the doors of Kansas City, and the bulk of the rapidly increasing droves from the plains were ultimately headed to Chicago, which in spite of the most strenuous efforts of St. Louis to secure the trade, claimed exclusive position as the clearing house of the continent for live stock. This was the condition of affairs in 1871, when a joint stock company was formed in this city, and yards constructed in time to receive the shipments of that year. It soon became evident that with these facilities and conveniences men were going into the live stock commission business here, and a suitable building was erected in connection with the yards to furnish offices for them. This was the beginning of the live stock market in Kansas City. Packers finding they could supply themselves here ceased to go to the prairies for their stock, and feeders and other purchasers from the north-western states were attracted at once to the new market. The demand for hogs created by the packing interest inspired the commission men into earnest efforts to secure that class of stock, and they soon held control of the crop of Kansas and western Missouri. All the receipts of cattle at this time were Texas cattle, and probably about one-third of them were sold here, the remaining two-thirds going forward in first hands. In less than two years, however, the entire receipts were sold here, and from that time the Kansas City market has controlled the Texas cattle and has been steadily better than any other market, as is shown in the fact that no individual or firm escaped loss who attempted the business of buying here for sale in other markets.

From this time the history of the Kansas City live stock market has been one of continued progress and increased receipts. The whole of the states and territories to the south west and northwest have been made tributary to this city and have found this market the most advantageous to which to consign their stock. Buyers for foreign markets and the export trade generally have found it necessary and to their interest to be represented here, while the enormous increase of supplies has induced the largest packing concerns in the country to erect immense packing houses here, and the building up of this live stock market has indeed made Kansas City the second largest packing city in the country.

The most powerful factor in the accomplishment of these great results has been the well directed enterprise and uniformly excellent management of the Kansas City stock yards, where this gigantic business is carried on. The yards cover some 150 acres of ground, a great portion of which is divided up into covered sheds, pens and yards all of them planked, which afford daily accommodation for 15,000 cattle, 30,000 hogs, 3,500 sheep and 1,000 horses and mules. The whole is well paved and drained and each yard is amply provided with sheds, troughs for feeding and a tank for watering the stock. They are in fact completely and perfectly equipped with every accommodation that can possibly be required for the proper care and perfect health and comfort of the animals. The railroad tracks make a transit round the entire city and run through the different parts of the yards, connecting with every road centering here. The switch tracks are laid with steel rails, and the convergence of all the Western roads at this point render it the most accessible in the country for a great live stock market. Although when these yards were built and equipped it was supposed that the facilities they supplied to transact and expedite business would be ample for many years, it was not long before additions were found to be necessary. From time to time these have been made, with such additions and improvements as the enormous and steady increase of business required. It has come to be well understood that whenever additional facilities are found to be needed to expedite the traffic at these yards, the management at once set about supplying them. By the acquisition of new land the company have recently made arrangements for adding to the yards sufficient ground to give yardage for 6,000 additional cattle. Every portion of the yards when remodeled will be within easy reach of the Exchange building, a desideratum which only those engaged in the live stock business can best appreciate. The plans at present are far reaching and will necessitate the outlay of an immense amount of capital. From a business included in 6,623 cars of live stock received in 1871, the first year of the opening of the present yards, the business has grown until at present, (as was the case during 1885,) there are 63,213 cars of animals received annually, representing 506,627 head of cattle, 2,358,718 head of hogs, 221,801, head of sheep, and 63,213 head of horses. The number of animals actually received and shipped at these yards for the last fifteen years are shown in the following statements:

TOTAL YEARLY RECEIPTS.

Year.	Cattle.	Hogs.	Sheep.	Horses & Mules.	Cars.
1871	120827	41036	5427	809	6633
1872	236802	104639	6071	2648	13110
1873	227689	221815	5975	4202	14608
1874	207080	212532	8855	3679	13370
1875	174754	63350	25327	2646	9093
1876	183378	153777	55045	5339	11692
1877	215768	192645	42190	4279	13958
1878	175344	427777	36700	10796	16583
1879	211415	568908	61684	15829	20708
1880	244709	676477	50611	14086	22704
1881	285863	1014304	79924	12502	29080
1882	439671	963036	80724	11716	34668
1883	460780	1379401	119665	19860	45470
1884	533526	1723586	237964	27163	55227
1885	506627	2358718	221801	24506	63213
Total	4224233	10122001	137063	160150	370105

TOTAL YEARLY SHIPMENTS.

Year.	Cattle.	Hogs.	Sheep.	Horses & Mules.	Cars.
1871	120794	40102	4527	809	5125
1872	236799	104399	6071	2648	10685
1873	227606	220574	5951	4202	10044
1874	207069	212714	8877	3685	10679
1875	174211	63096	25310	2635	7036
1876	183256	153180	54829	5321	7131
1877	215771	193204	42333	4296	7398
1878	175549	426355	37012	10794	9483
1879	211361	589794	61157	15826	12741
1880	244281	676858	51004	14090	12874
1881	286134	1015447	79848	12604	14382
1882	439521	961906	80708	11607	19698
1883	460598	1379005	119180	19869	24668
1884	533992	1724287	237214	27092	32056
1885	506577	2359027	223068	24656	33452
Total	4223570	10119938	1037109	160134	217612

The officers of the company are: C. F. Morse, general manager; E. E. Richardson, treasurer and secretary; and H. P. Child, superintendent.

HORSES AND MULES.

Kansas City has earned the reputation of being the leading horse and mule market of the country. Kansas has become a producer of very fine stock in this line, and, for that matter, Missouri has also. Missouri has acquired a great reputation for raising very fine mules, and for the class of work they are fitted for, they command top prices all over the entire country. The market has become thoroughly cosmopolitan. From New York to California this market distributes its supplies, while from the South comes a very large demand, mostly for mules. Since the completion of the Memphis road the mule trade with the South has assumed very large proportions. Northern points are also supplied from here. The East generally takes fine drivers and riders; the South mostly mules for cotton work, although some very fine horses are also taken; for the West and North-west mostly heavy draft animals. A very large demand is also experienced for good stallions and jacks for breeding purposes.

HORSE AND MULE MARKET.

The company has established in connection with the stock yards an extensive horse and mule market, known as the Kansas City Stock Yards Company Horse and Mule Market. Every accommodation that experience and prudent care could suggest has been provided for the comfort and accomodation of the animals.

There are always on hand a large stock of all grades of horses and mules, which are bought and sold on commission by the head or in car-load lots.

In connection with the sales market, are large feed stables and pens, where all stock receive the best of care; and special attention is given to receiving and forwarding. The facilities for handling this kind of stock are unsurpassed at any stable in the country, and consignors have the assurance of this responsible company of the prompt settlement of all sales of stock that are sent here.

The yards are under the management of F. E. Short & Co. composed of Frank E. Short and Captain W. S. Tough, who are each of them thoroughly experienced in dealing with this class of stock.

The following are prominent live stock commission firms doing business at the Kansas City stock yards:

The Fish & Keck Co. (incorporated) live stock commission merchants; office at the Stock Yards Exchange.

J. S. McFarland & Co. (J. S. McFarland, Chicago and J. B. McFarland, Kansas City,) live stock commission merchants; salesmen, J. B. McFarland, Geo. H. Camp; R. S. Posten, cashier; office at the Stock Yards Exchange, Kansas City and at Union Stock Yards, Chicago.

Geo. R. Barse & Co. room 27 Stock Yards Exchange.

White & Holmes, (R. C. White and Geo. Holmes,) Stock Yards Exchange.

Rogers & Rogers, Stock Yards Exchange.

Metcalfe, Moore & Co. Stock Yards Exchange.

Jas. H. Payne & Co. Stock Yards Exchange.

Hunter, Evans & Co. Stock Yards Exchange.

Irwin, Allen & Co. Stock Yards Exchange.

James Campbell & Co. Stock Yards Exchange.

J. R. Stoller & Co. Stock Yards Exchange.

J. P. Emmert & Co. room 20, Exchange Building.

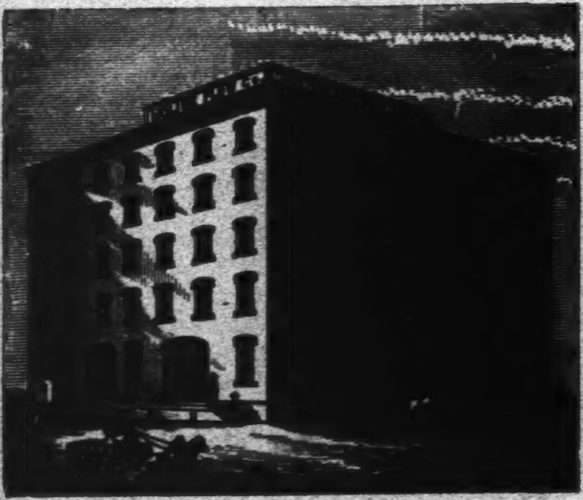
Larmon & Co. Stock Yards Exchange.

A. J. Gillespie & Co. room 15, Exchange Building.

C. M. Keys & Co. room 31, Stock Yards Exchange and National Stock Yards, St. Louis.

Schwartz, Bolen & Co. Exchange Building.

McCoy & Underwood, room 32, Exchange Building



MOLINE PLOW COMPANY.

CATTLE COMPANIES.

In many respects the cattle growing industry is threatened with similar obstructions to those which have barred the free progress of railway development. Ignorance and passion have been used as instruments whereby to bring about a state of popular feeling such as, if successful, can not fail of producing public disaster of the greatest magnitude. The cry has gone forth that the great ranchmen of the west and south-west are trespassers on public land; robbers and despoilers of the poor and industrious settler, and generally a set of monopolists, whose only aim is to ruin the country that they may grow rich themselves. The cry has been seized upon and stimulated by designing politicians, hardly less ignorant than those who raise it, with the purpose of achieving for themselves some cheaply earned, and as fleeting as cheap, political notoriety. Thus under the guise of patriotism—that last argument of the political rogue—they would wreck an enormous and growing business, prevent the bringing to the country the vast sums that are annually earned, and would relegate the great plains that now swarm with herds to the desert condition in which they were before the cattle growers took them in hand.

In spite of the rapid growth of settlements in the west and south-west, there are great tracts of land—hundreds of millions of acres—which must, in the nature of things, remain for many years to come, but parts of the great and uncultivated wilderness of America. Unless for the energy and enterprise of the cattle kings, as they are sometimes sarcastically called, these friendly domains would have remained idle. Not a dollar would they have produced, and not a particle would they have aided in supplying cheap food for the toiling millions of this country and of Europe. They were the home of the wild, unsubjugated Indian; barriers to the westward march of material development, and a refuge where murder and rapine found their safest and most secure home. What are they to-day? Every man in the country feels their influence—unconsciously it may be—in the cheapness and improved quality of the meat he consumes and on which he feeds his children. Can it be said that the operations of the men who have made them fruitful of wealth have been hostile to the general interests of the country? Suppose the wilderness had been left a wilderness, would the country at large have been as rich? Would the necessaries of life have been as cheap? The question answers itself.

"But," say they who are now clamoring at the doors of Congress for legislation that they pretend to hope will destroy the business, "these men are trespassers. They come among us and swallow up the wealth of the poor man. They obstruct settlement with their terrible wire fences. They are preparing the way to carve out for themselves vast possessions of which they may ultimately claim the fee simple, and without paying for the privilege."

Here are the arguments, if they can fairly be called such, that are so freely used by the hostiles; it will be well to see how much weight there is in them. As a matter of fact, the ranchmen have gone upon lands which were not in use, and much of which can never come into use while there are fertile lands, fitted for crop raising, open to settlement. It is a mistake to view these lands as if they were wide stretches of fertile territory, covered with rich natural grasses and well watered all over, capable of feeding stock in the same ratio as to acreage as the Kentucky blue-grass region. The facts are all different. All the vast territory treated of contains every variety of land—and the sterile and utterly worthless country predominates. Here and there are spots of fair fertility, but, as a rule, these spots are widely separated and intermingled with great expanses of rocky and sterile soil which will support no living thing as large as a sheep. Many other districts are so thickly covered with herbage that it takes fifty acres to support a steer, and the only fact that makes them available at all for their present purposes is that the herds have free space to roam over and to pick up a living in the course of their wanderings. The valleys that are fairly well watered, afford excellent grazing ground, but where there is a valley of the kind, of a thousand acres in extent, it is surrounded by ten or twenty times as much land which is utterly worthless for grazing or any other farm purpose.

With regard to the charge that farmers are prevented, by the occupation of the land by herdsmen, from preempting land for settlement, that is simply untrue. It would be absurd to consider the matter at all, in view of the controlling power of the United States' law, were it not that so much of an outcry has been made on this very subject. As a matter of fact, there have been some very few settlers come into the very choicest of these lands; some of them took up the land for the express purpose of selling out their patents to the stock companies as soon as they should have completed the statutory requirements and obtained the patents. Others, who have acted in good faith, have found their best, and, indeed, only market in supplying grain and other farm produce to the ranchmen and herders. These latter never made any complaint; they know that their best and only security from Indians is in the presence of the stockman, and that without the market for their produce that the latter afford, they might as well be settled in the midst of a desert.

That some kind of legislation, that would not be utterly destructive, would be acceptable to the stock growers, there is no doubt. Something in the way of providing a means of leasing the lands for a term of years, subject to all rights of settlement, but which should not impose too serious a burden on the industry, would certainly be satisfactory. It would quiet all the present clamor, and prevent the possibility of unsettling a business in which many millions of dollars are invested. And, to this end, the stockmen themselves have asked the government to appoint a commission to look into the matter and to afford them some reasonable protection at a fair cost to them. A scale of leasing fees, such as those provided for by the Texas lexislature for lands within the limits of that state, would not be acceptable. It would simply close out the business on account of the impossibility of paying as much. But some reasonable figures, such as would not destroy all prospect of profit, would be beneficial all around.

This is about how the controversy stands at present. The problem of how to use to the profit of the country at large, as well as to the more immediately concerned, lands that have been waste for myriads of ages, has been solved by the energy and business capacity of the stock growers; it remains now to place that use on a permanent basis and to render it unassailable by every fidgety political charlatan that may choose to consider it to his interest to raise a row. When this is done, the cattle trade of the West will grow into proportions yet unthought of, and the whole country will be benefitted.

THE WESTERN LAND AND CATTLE COMPANY (LIMITED.)

This is an English corporation, having its head offices in London, and a capital of £300,000, or $1,500,000. The managing director of the company's interests in America is James A. Forbes, Esq., who has offices in Kansas City. The company own extensive cattle ranches in New Mexico, and similar property in Texas, Kansas and Missouri. The ranch in New Mexico is stocked with some 35,000 head of cattle and from the natural increase of this herd, large numbers are each year selected for sale, and are usually consigned to the Kansas City market. The last annual report of the company shows that in 1885, nearly six thousand head of cattle were so disposed of, the bulk of this number being composed of three year old steers.

From the time of its incorporation in 1882, the operation of the company have been most successfully managed, and the same source of information already referred to shows that the dividend paid to the stock-holders of the company last year, viz: ten per cent on the investment, was the smallest return that has yet been made. This, however, was occasioned principally by the low price that ruled for cattle for nearly the entire year, and which was caused by circumstances that there is every reason to believe were only of a temporary character. Indeed, already these causes have been to a great extent removed, while the increasing prosperity of the country in all departments of commercial life strongly indicate both an increasing demand and better prices.

All who have the prosperity of Kansas City at heart will easily understand the profound interest that is taken here in the success of enterprises of this nature. By such success was laid one of the most sure foundations of the city's future greatness, the live stock or stock yards interests having already proved such an important factor in the commercial development of the city, and of course the principal element in the success of the yards has been the large consignments made by this and similar organizations. When careful consideration is given to the magnitude of the operations, the vast area of territory that must be watched and protected, and the enormous amount of labor entailed in conducting a business of such stupendous proportions as that of cattle growing, it will be seen that it is an industry that merits every encouragement, and that the promoters and managers of such enterprises should receive the cordial and hearty support of every one who desires the best interests of this country. Particularly is this the case with Kansas City, for while the great cattle trade of the west brings to this country the vast sums that are annually earned, and nearly every dollar of which goes to the development of old industries and the establishment of new, Kansas City with its unequaled transportation facilities, and its unrivaled stock yards, will necessarily become the center of the business for the supply of the world.

THE TEXAS LAND & CATTLE CO. (LIMITED.)

This company has a paid up capital of $2,500,000 and owns 125,000 head of cattle and horses, which are located on its ranges in Texas and the Indian Territory.

The company owns 750,000 acres of land in fee simple and has 550,000 acres under lease. It has been in operation since 1880, and has paid an average annual dividend of 11 per cent.

The company is under the management of Edwin E. Wilson, Esq. who has an office at No. 20 West Missouri Avenue, in this city.

PACKING INTERESTS.

THE growth of every branch of commercial interest in Kansas City is, in one sense, phenomenal, but in no one industry has she made more rapid strides than in that to which a brief consideration is given in this chapter.

Though it is, comparatively speaking, only a few years since pork packing was commenced at this point, such has been the success of the industry, and so vigorously has the market been pushed that Kansas City has passed every city in the country, but one, in the number of hogs packed and to-day ranks as the second largest pork-packing center in the world.

As this city is situated in the center of the greatest corn raising section in the country, and as the supply of marketable hogs is regulated almost entirely by the supply of corn, there is every reason to anticipate an even greater growth than has already been achieved by this industry here. Indeed, it is very generally prognosticated in the best posted circles that Kansas City will eventually, and that at no distant period, lead in this interest. It is a fact that Chicago has, in all probability, attained its highest point as a pork packing market, and while coming seasons will show a diminution in the number of hogs killed, Kansas City will, on the contrary, show a constantly increasing business in this line for many years to come. The reasons for this are not far to seek, the supply of hogs for the Chicago market is received from a somewhat limited territory through the north-west, where the production of hogs is considerably decreasing, owing in a great degree to the fact that as the farmers get better off they neglect the hog and turn their attention to finer stock; and the greatest hog producing state in this territory, that of Iowa, which formerly sent its entire product to Chicago, is now sending considerable numbers here and with the completion of the railroad system now building, connecting this city with the north-west, the great bulk of the hog product of this prolific state will likely find its best market here. Kansas, Nebraska, Missouri, and Iowa, whence Kansas City draws her supply of hogs, form, with Illinois, the great corn belt of the country. The increase in the amount of corn raised in the most recently developed states, particularly Kansas and Nebraska, during the past few years, has been something almost incredible, and fairly promises that these two states will soon raise fully one-fourth of all the corn raised in the United States. The farmers of the west have demonstrated to their entire satisfaction that the best manner to market their corn is to feed it liberally to stock, and hence, with the increase in the amount of corn raised, comes a corresponding increase in the amount of live stock that finds a market in Kansas City. There are so many large packing houses here now operating through the entire year, that there exists at all times a demand sufficient to take care of all the hogs that come to this market. In fact the competition for supplies is generally so brisk that shippers are never forced to part with their stock at anything below current market prices, and very often obtain relatively higher prices than are paid at Chicago or other eastern markets. The packers here can afford to pay better prices than can more eastern points, for the reason that the latter have to pay freight on the live hog, and freight back on the manufactured product in order to get into the territory where Kansas City packers ship most of their goods. The south and south-west are very large consumers of this product, hence Kansas City's advantages as a packing point become readily apparent when her admirable railroad facilities for reaching these sections are taken into consideration. Practically the packers here place their products all through the south, including seaboard points, at the expense of Chicago, Cincinnati, St. Louis, and Louisville. Throughout the west and south-west, into the mountains, and even to the Pacific coast, the products of Kansas City packers finds an ever increasing market. The same is the case in the north-west; Minnesota, Oregon, and California are seeking their supplies in this line from Kansas City.

It will thus be seen that the bulk of the product manufactured here goes for domestic consumption, the exports, however, sum up no inconsiderable amount, a portion of the meat is, indeed, cut up especially for the English market, where it finds a ready sale and is in great demand.

The fresh beef trade which has recently assumed such remarkable proportions has been handled by the packers here with the greatest success. Their facilities for killing at a minimum of cost, ability to utilize all the offal, and means for transportation by refrigerator cars are such as to give them a decided advantage over the ordinary slaughterer. The quality of the beef killed here is excellent; no market in the country furnishes a more superior quality, and that this fact is appreciated by the consumers is abundantly shown by the increased demand, the volume of this business during 1885, having increased fully twenty-five per cent over that of 1884. This dressed beef is shipped to Minnesota, Colorado and south-eastern States, and other points.

The following statement shows the number of hogs packed in Kansas City each year since the commencement of the business here:

Year.	No. packed.	Year.	No. packed.
1868–69	13,000	1877	180,357
1869–70	23,000	1878	349,097
1870–71	36,000	1879	386,830
1871–72	83,000	1880	539,797
1872–73	180,000	1881	850,823
1873–74	175,000	1882	749,083
1874–75	70,300	1883	1,056,116
1875–76	74,474	1884	1,137,667
1876–77	114,869	1885	1,554,105

Statement of packing in detail for 1884 and 1885.

	1885	1884
January and February	297,248	168,380
March 1 to November 1	819,975	638,750
November and December	436,882	307,321
Total	1,554,105	1,114,451

Average weight of hogs killed during the year.....246.62
Average weight of hogs killed during 1884.....254.25

Table showing average weight of hogs killed by months:

Months.	Av. weight.	Months.	Av. weight.
January	256.06	July	232.30
February	251.05	August	229.01
March	256.10	September	240.08
April	251.26	October	249.90
May	241.28	November	251.80
June	243.13	December	256.21

There were about 125,000 head of cattle killed for the fresh beef business during the season of 1885, and about 80,000 head of sheep were also slaughtered. From March 1, 1885, to June 30, 1886, the packers here have killed 454,335 hogs.

The following table which shows the number of hogs packed from March 1, 1886, to June 2, 1886, at the most prominent packing points in the country will indicate the high position that Kansas City has attained as a pork packing center:

March 1 to June 2—

	1886	1885
Chicago	800,000	960,000
Kansas City	306,970	285,653
Milwaukee	80,000	84,000
Indianapolis	110,000	44,000
St. Louis	117,000	92,000
Cincinnati	55,000	44,000
Cedar Rapids	62,120	66,249
Cleveland	67,600	44,563

In face of the facts there is no room left for doubting the high rank this city holds as a live stock market and packing center. And more than that, each year sees these interests developing, keeping pace with all demands, and extending their beneficial influence to almost every quarter of the civilized globe. It is no idle boast, either, that nowhere can be found men of more genuine push and enterprise than that class known as Kansas City packers. The wonderful development of the business under their management is so potent, that no further argument is needed to warrant the assertion. No pains nor money have been spared to complete and perfect the details to cover economy, cleanliness and dispatch in the methods of converting the live hog into pork and its various products; and the improvements made in this direction are truly astonishing. One writer facetiously puts it, "that pork packers have reached that point in the handling of the hog, that about the only thing not utilized in some way is the squeal."

The hair, blood, offal, entrails, heart and other organs are all used and made to bring in money, and by improved methods and appliances, these portions formerly wasted are now turned to profit and account. For this reason, says an eminent authority, "the packer of to-day can make money when a decade ago he would have lost." Science is constantly developing improved methods and labor saving machinery, and even now, everything is done with precision and on a systematic basis, leaving no room for loss, except where needless folly or wasteful management prevails. As is usual with large concerns in this interest, the capacity of the Kansas City packing houses is beyond the actual daily requirements. As the supply of hogs on the market is a matter that can not be controlled, and some days will show only a small and altogether insufficient run, and on others there will be a great rush, it is consequently necessary that the facilities of the packing house should be equal to the greatest number that may be probably obtainable on the largest day.

Of the packers of Kansas City, it may truly be said that the goods packed by them are known throughout the entire world, and acknowledged to be of a superior quality, and distinguished by individual brands and trade marks; whereas the bulk of the goods put up by concerns in other cities, are not distinguished by any particular marks other than those of the inspectors of pork for the Board of Trade of the various cities in which the goods are produced. In other words the products of Kansas City packers are made for consumption and not simply for sale.

THE ARMOUR PACKING CO.

At the head of the great packing industry of Kansas City, and the pioneer establishment of this interest here, is the Armour Packing Co. The packing houses—immense five and six story structures—slaughter houses, pens, etc., cover an area of upwards of six acres, and, to keep up with the increasing demand for the company's productions, they are continually making additions. From one thousand to fifteen hundred hands find constant employment, the capacity of this institution being five hundred cattle and seven thousand hogs per diem. The buildings throughout are fitted up with the latest and most improved machinery and appliances known to modern science. Arctic refrigerator engines are to be found here, so that packing is carried on all the year round, and the system that prevails throughout the entire establishment is perfection itself. The company have a similar institution in Chicago, and large warehouses in New York, to facilitate their immense European trade. The company is composed of Messrs. S. B., A. W., P. D., H. O., K. B., and C. W. Armour.

JACOB DOLD & SON.

This house was founded in Buffalo, N. Y., where it still does a flourishing business. In 1880, the many advantages afforded by Kansas City induced the firm to establish an extensive branch packing house in this city. The new venture was a success from the commencement, and it was not long before the branch here outstripped the parent establishment in the quantity of its productions and the importance and volume of its transactions. Mr. J. C. Dold is the leading spirit of the concern here, he is an active pushing man in the prime of life, and it is under his energetic and efficient management that the immense business has been built up. Besides the establishment at Kansas City and at Buffalo, the firm have a large distributing house at Harrisburg, Pa. All their operations are on a vast scale, indeed, the house ranks as the sixth largest pork packing establishment in America, and the large transactions conducted by them have done much to place Kansas City in the very front rank as a packing center.

This establishment has a capacity of 5,000 hogs, 1,250 cattle and 1,000 sheep per day. From March 1st to November 1, 1885, they packed 125,049 hogs, from November 1, 1885, to March 1, 1886, 112,866 hogs, and 9,000 head of cattle, making a grand total for the year ending March 1, 1886, of 237,915.

The trade of the house extends nearly all over the world, and it is only a short time since, that a correspondent writing to one of the papers in this city, from Yokohama, Japan, spoke of seeing American hams there of the Jacob Dold & Son's brand. The company do an immense business in beef shipped in car loads and by express; packed in boxes of from 100 to 500 pounds in weight, including ice; the boxes are returned to be repacked and forwarded again. The reputation they have secured for all their productions has made them eagerly sought after both at home and abroad, and Kansas City has good reason to take pride in an institution that has done so much to elevate this city, its products and business methods, in the estimation of the leading merchants of this and other countries.

GEORGE FOWLER,

Beef and pork packer and lard refiner. The packing house of this extensive establishment covers an area of fifteen acres, the capacity of the works being 6,000 hogs and 500 cattle each day, and affording employment to 800 hands. An important feature of the business is the special cutting and preparation of the meats for the European, and particularly the English market, to which very extensive consignments are made. The products of this house have, by careful attention, been made to overcome every prejudice, and have attained the highest popularity, both at home and abroad.

MORRISON PACKING CO.

This is a branch of the well known Cincinnati packing house of Jas. Morrison & Co., which was established in 1845. For more than forty years this concern has ranked as one of the foremost pork packing establishments in America, and its products, which are largely consumed both at home and abroad, have gained a reputation of the very highest character. In 1884, the branch concern, incorporated as the Morrison Packing Company, commenced operations in this city. They occupy very extensive premises which are fitted up with every convenience and appliance for packing and handling enormous quantities of meat. During the winter season they kill from one thousand to fifteen hundred hogs per day, and about half that number during the summer months. Their attention is given exclusively to hog products, and the result of their operations in this city has proved most satisfactory. The business of the company extends through all the Southern States and also comprises many of the Eastern States where their product is in great demand. The officers of the company are, Thomas Morrison, president; James K. Morrison, secretary; W. P. Morrison, treasurer, and F. M. Schirmer, general manager.

KANSAS CITY PACKING CO.

This institution is conducted by A. J. Morris and S. W. Butt, who also have an extensive establishment in St. Louis under the firm name of Morris, Butt & Co.

The concern here packs both pork and beef, and gives constant employment to 150 hands. It has a very extensive trade throughout the entire section of country that is reached from Kansas City, and as the business of the company is pushed with vigor and enterprise its trade is rapidly and constantly extending. The great growth of the business is also attributable to the high character of the various products.

CRACKERS AND CONFECTIONERY.

IT is an accepted fact that the manufacturing interests of any city conduce in the greatest degree to its material and permanent welfare, and Kansas City is no exception to this rule. The establishment, and the successfully building up of each individual manufactory, confers benefits and exercises influences on commerce generally that is not by any means limited within the scope of its own trade. It opens up new territory to this market, it brings new buyers here who would not otherwise have come, and whose purchases extend into all the ramifications of business. It means the employment and the payment of steady wages to skilled labor, and thus whilst it benefits every other line of business it directly increases the best element, viz: the thrifty, productive population of the city. This has been particularly the case in the manufacturing here of crackers and candy. Industries that brought directly to Kansas City a large trade that formerly looked altogether to other markets for its supplies. There are two extensive establishments here in which both crackers and candies are made, and three which produce confectionery alone. The business handled here in this line somewhat exceeds two million dollars per annum, and that large return is increasing each year. It affords employment for an invested capital amounting to fully two million dollars, and distributes annually $100,000 in wages among the numerous employees.

CORLE CRACKER & CONFECTIONERY CO.

The Corle Cracker & Confectionery Company manufactures both crackers and candies, and it is the largest concern in the world that produces both of these edibles. While there may be larger cracker factories and larger candy factories in other cities, there is no other factory which produces both in so

COBLE CRACKER AND CONFECTIONERY CO.

large an amount as this Kansas City establishment. The business was founded in 1870, by Mr. J. F. Corle, and in 1883 its trade had attained very considerable dimensions. On the first of January in this year, Messrs. J. S. and J. L. Loose assumed the entire control and management of the concern, and it is from that time that it really dates its record of prominence and prosperity. With a determination to keep fully up with the times, they have brought into their service every improvement and new invention that would in any way enhance the quality of the products or facilitate their manufacture. The result is the most perfectly equipped factory of its kind in the country, and an appreciation of its products by the trade of the south-west and west that has enabled them to get far ahead of all competition, and gives their "Peacock" brand of crackers a wide and enduring fame.

Their building which is substantially built of brick and is five stories in height, is on the corner of Main and Second streets, has a frontage of one hundred feet, and in depth it embraces the entire block. Every department is most systematically arranged, and 300 skilled and experienced hands are employed in the various departments and processes of manufacture. The sales of the company now exceed one million dollars annually, and as they are constantly reaching out for new territory to conquer, and employ constantly from sixteen to twenty energetic traveling men strenuosly working in this direction, it is impossible, and would be unwise to estimate what their trade will amount to five years from now. The officers of the company are: J. S. Loose president, who is one of the directors of the First National Bank, and identified with other prominent interests here, and J. L. Loose, secretary and treasurer, who is also a practical and progressive business man.

HUGGINS CRACKER & CANDY CO.

This manufacturing concern was established in August, 1883, and from the commencement the management have made the most strenuous and successful efforts to extend the trade of Kansas City. Against strong competition they have shown the buyers of Nebraska, Colorado, New Mexico, old Mexico, Kansas and our own state, that their supplies in this line of goods can be obtained at a greater advantage from this city than from any other point. The management of the company have not been content with vigorously pushing their trade into distant fields, but they have spared neither pains or expense to make their products of the very highest order. Fine cakes and candies, with their famous "Cupid" brand of crackers, have given their establishment a wide spread fame for the excellence and purity of all their products. The building occupied by the company covers an area of 72x100 feet, four stories and basement high, and is located in the wholesale business section of the city and connected with all the railway lines that enter here, which affords the utmost possible facilities for shipping in every direction in the most expeditious manner. The company employ 125 hands and consume not less than 150 barrels of flour each day. Their factory is equipped with all the latest and most improved machinery and their annual sales amount to from $350,000 to $400,000. Their efforts have met with well deserved success and there are few enterprises in the West that control a more extensive business or hold their trade on a more secure basis than this company. The ten traveling salesmen, employed by the house, are almost constantly on the road looking after the firm's business in their separate territory. Mr. Louis Huggins, the president of the company and the founder of the business has been closely associated with this important manufacturing interest for the past ten years and is one of the best posted and most experienced men in this line in the country. The vice president, Mr. W. G. Fairleigh, and the secretary and treasurer, Mr. H. F. Vories, are also active business men.

TERRA COTTA LUMBER

TERRA COTTA lumber is an invention which bids fair to become of the largest degree of utility for building purposes, particularly where fire proof qualities are a desideratum. It is manufactured in the first instance of a mixture of prepared clay, saw dust and straw, thoroughly kneaded together into a compound wherein the different parts are entirely distributed throughout the mass. The compound is then submitted to enormous pressure through a die, and cut into solid masses of any desired size (generally in the shape of a plank twelve inches wide, by various thicknesses and lengths), all air bubbles and superfluous moisture being driven out; then, after a certain period of heat in a steam drying machine, during which it is nearly dried through, the slabs are put into the furnaces and burned until every particle of the saw dust and vegetable matter contained in them is consumed and the clay is left, a highly porous terra cotta slab, which can be cut with knife or saw, which will take and bite both nails and screws, and which, in short, is as tractable to the hand as a like quantity of ordinary pine lumber, but which is also absolutely fire-proof. This, in brief, is terra cotta lumber, and as the cost is very little in comparison with other material, its method of manufacture simplicity itself, weight about one-third that of ordinary brick, as it is a non-conductor of heat (one of the best known) and of sound, and as it solves the problem of fire-proofing that has been puzzling the brains of architects for ages, it is certain to become the favorite building material of the world.

This is the process of the manufacture of terra cotta lumber, and it is no exaggeration to say that, coming as it does at this particular nick of time, when most needed, terra cotta lumber is one of the greatest discoveries of the age. The *Scientific American* denominates it as such, and many scientific and practical men unqualifiedly endorse that opinion. The fact that a composition, as thoroughly proof against fire as asbestos, as workable with edged tools as wood, and as cheap of manufacture as brick, can be made of materials hitherto considered worthless, and existing in immense quantities within and near the city boundaries of Kansas City, whose manufacturing industries undertake the utilization of every conceivable product, is so remarkable as to be almost bewildering.

Canada, England, and the Continent have been quick to recognize the novelty and value of the discovery, and have afforded the same protection to the inventor vouchsafed by the United States.

In the erection of fire-proof buildings, terra cotta lumber not only takes the place of brick in partition walls and floor arches, because of its light weight and cheapness, but it also takes the place of lumber in partitions, framing, roofing, etc., because of its easy adaptability to form by edged tools; and the planks, timber, and tile or other shapes, in which it makes its appearance, in consequence of its high qualities as a non-conductor of heat, protect the iron which in columns and beams serves to support the structure; and it is asserted by those whose opinion is worthy of credence, that a rough building, such as a safety warehouse, could be constructed of terra cotta lumber, iron and glass, without the use of a piece of wood as large as one's hand.

Not alone iron, but even wooden beams and supports may be so encased in terra cotta lumber as to be practically fire-proof, and it is maintained by some architects that wooden beams thus protected are even more reliable than iron in the heat of a great fire.

The combination of useful and novel properties characterizing terra cotta lumber will give it an almost unlimited range of employment in science, art and mechanics. It is indestructible by fire, water, frost, gases, acids or age. Its porosity gives it large molecular and capillary attraction. It does not conduct heat, dampness, sound or electricity. It neither expands nor shrinks under extraordinary and sudden changes of temperature. It will resist the hottest flame for any given length of time. Its weight is one-third that of brick, two-fifths that of marble or granite, and one-seventh that of iron. These unusual advantages, supplemented by its extreme cheapness, and its susceptibility to mechanical workmanship, are qualifications possessed by no other known material, and bespeak for it a field of usefulness measured in extent only by the capacity of production. Indeed, the field for the profitable employment of terra cotta lumber is almost unlimited, and the practical value of the invention is almost beyond computation. To the capitalist, the average citizen, or the poor man, the benefits accruing from using terra cotta lumber are equally apparent: the former's elegant business blocks by being rendered fire resisting will be constantly occupied, his investment made safe, and the net returns secured, (facts fully substantiated by buildings where it has been used for years). The latter have safe homes for their families, proof against fire, warm in winter and cool in summer, all getting the minimum rate of insurance.

Its many uses requires it to be made in many shapes and forms. For most partition walls it is made in hollow blocks four inches thick, six inches wide and twelve inches long. For furring it is made in slabs twelve inches wide and twelve to twenty-four inches long, and from one to two inches thick. For floors, roofs and other purposes it is made in different dimensions according to requirements.

"Incombustible architecture" is one of the chief economic problems of the day, and for such construction, this material has been thoroughly demonstrated to be superior to all others in the market. To this fact the most prominent architects in the country testify. A slab of it of no more than one and one-half inches thick may be heated to a full red heat on one side without scorching pine or burning paper touching the other side. Plastering adheres to it firmly, becomes a part of the material, and can not be easily taken off. Two coats of plastering only are required, and the average thickness of both is one-fourth only of three coats worked on lath.

No tooling beyond that done by the mason in setting partition blocks (for he fits joints with a saw instead of breaking with his trowel), is required, unless it be in very choice work where it is desired to apply only a hard finish coat, in which case the blocks should be passed through a planer before erection. It is not only a fire-proofing for costly structures, but a cheap material for poor men's houses, competing in cost with wood or brick. By its use houses are rendered warm in winter and cool in summer, so that its non-conducting properties afford comfort as well as protection from fire.

In taking the lead in the manufacture, in the far west, of an article of such pronounced utility, the Kansas City Terra Cotta Lumber Company have displayed great enterprise and judgment. The extensive works of the company have a capacity of 30 tons per day, now, and this will be increased to 150 tons per day as soon as buildings can be erected; the power and machinery for this enormous production being already in use. The directors and officers of the company are: George D. Ford, president; Edmund D. Bigelow, vice-president; Jno. C. Gage, Thomas A. Lee, secretary and treasurer; Wm. A. Towers, auditor. Mr. Thomas A. Lee is also the general manager of the company.

BRICK MAKING.

THE enormous amount of building that has constantly been going on in Kansas City during the past few years, has very naturally led to the establishment here of some very extensive concerns in this line. At the time of writing, June, 1886, it is estimated that there is an aggregate capital of $850,000 employed in nineteen brick yards, and such rapid progress has been made in all the details of the work that, whereas only one or two years ago this city had to look to Chicago and St. Louis for a portion of its requirements in this line, it now not only supplies all of its own wants, but has entered energetically into the field for the trade of other western cities, and is already meeting with quite a heavy demand from this direction. Of course these shipments to other cities consist of the highest class of hydraulic pressed brick, and the building up of this trade is due to the experienced efforts of the management of the

CALORIFIC BRICK COMPANY.

Three years ago this company secured the necessary site for its manufactory and at once proceeded to equip the works with all the latest and most improved machinery, kilns and other facilities, that an experienced and scientific knowledge of the requirements of the business could suggest, and less than a year ago secured control of the Hydraulic Press Brick Machine, with the right to use the same in Kansas City and a large territory surrounding. Little need be said of the process of making brick by the Hydraulic Press, the reputation made by the company using this press in St. Louis is world-wide, and with superior clay, found in unlimited quantities in Kansas City, it is but a question of time when the works of this point will reach out and fill the orders of all the territory reached by our western roads. As a result of the enterprising commencement it may be asserted without any fear of contradiction, that there is nowhere in the country a more perfectly equipped establishment of this character. Indeed, it is now universally conceded that the products of this company are fully equal in every respect to those of the very foremost establishments of Chicago or St. Louis, and as the specialty of this company is the production of the finest class of pressed front brick, it will be evident that they have exercised the greatest care and sound experienced judgment in order to have attained so high a standard of excellence in so brief a period. Their facilities are of the highest order and of such an extensive character that the company can turn out twenty-five million of brick every year. With a concern of this magnitude, working under the most favorable conditions, both of production and of transportation, it is easy to see that the entire demand for their goods throughout Western Missouri, Kansas and other tributary territory will ultimately be supplied from Kansas City, and thus a new manufacturing industry is added to the commercial interests of the city, and an entirely new trade with a new demand is brought here by the enterprising men who have organised and established this concern. The officers of the company are: D. W. Campbell, president, treasurer, and general manager; Thos. Eadie, secretary; J. H. Thalman, superintendent.

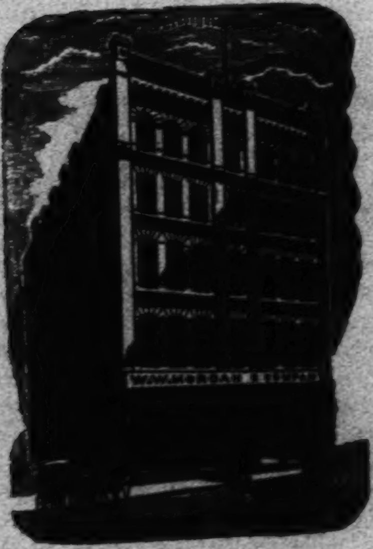
MANTELS, GRATES, AND TILES.

THE great demand for artistic mantels, grates, tiles and similar goods that has been created by the extensive building of elegant modern residences and business structures in this city, has given quite an impetus to this line of business. The trade is transacted by five houses, who employ a capital of $250,000, and whose aggregate sales exceed $500,000 per annum.

KANSAS CITY MANTEL AND BUILDERS' SUPPLY CO.

Make a specialty of hard wood mantels of the latest and most elegant styles from Eastern and European designs. The woods used are thoroughly seasoned, and are kept in a temperature of 85 degrees during the entire period of carving, and until the work is completed. These are sometimes finished in the natural color of the wood, without the use of any varnish or paint, and others are stained to imitate the more expensive woods. They also handle the best designs in slate mantels that are produced by the leading manufacturers in the country. In grates they carry a complete assortment of club house grates in all styles of finishing, brass frames, iron backs for open fire places, brass and oreide fenders. They are also the sole agents in this market for the celebrated "Harker & Welcome" grates, from which the best results can be obtained for heating purposes. In tiles they find a great demand for a very choice selection, including high art majolica tiles for mantel facing, hearths, wainscoting and interior decorations. Besides these various lines of goods, they make the finest bank, store, and office fixtures, and all hard wood interior decorations.

Under the able management of Mr. W. H. Wakefield, who is thoroughly conversant with all the details of the trade, this concern has built up a business which is constantly increasing, and which at the present time amounts to fully $10,000 per month. The office of the company is in the Mason Block.



THE MASON BLOCK.

COAL.

THE manufacturers of a city depend largely for their success upon a cheap supply of coal. Without coal their factories could not run and the price of this indispensable fuel is a great factor in building up a city's prosperity. Kansas City enjoys unusual facilities for obtaining coal. Mines, more than sufficient to furnish all that is needed and to ship to other points, lie within a few miles radius of the city. Several lines of railroad penetrate the coal regions, thus making its transportation easy and rapid and lessening the cost of the production of the commodity.

In so far as the growth of our factories and development of our manufacturing industries are dependent upon accessibility to the coal fields, Kansas City has nothing to fear. And as coal is the one necessary staple which is in universal demand, dwelling houses, offices and factories especially, all requiring it, the fact that Kansas City has coal fields abundant in her vicinity for all possible demand upon them assures to this city a most important factor in its development as a manufacturing center.

THE KEITH & PERRY COAL CO.

Are miners and shippers of Fort Scott, Cherokee, Weir City, Deep Water, and Rich Hill coal. Seventeen years ago this concern commenced operations in Kansas City, under the firm name of Keith & Henry, and with such intelligent enterprise were the affairs of that firm conducted that it soon built up a business which aggregated $75,000 per annum. On this commencement the Keith & Perry Coal Company was founded and by a strict adherence to straight business principles, progressive and liberal management, this comparatively small beginning has been developed into a business that exceeds $1,000,000 per year and is annually increasing. The company own mines at Rich Hill and Deep Water, Missouri; Cherokee, Weir City, and Mulberry Grove, Kansas. They also run four general stores for the convenience of their miners who number in all about 1,500 men. Multiplying 1,500 by 5, the accepted figure where male adults are employed, we have the number of 7,500 men, women, and children who are directly afforded sustenance by this gigantic concern. The company also own and control 3,500 acres of coal lands, all of which is being worked and developed as the trade demands. In all their extensive operations the gentlemen who control this organization have been noted for the liberality of their dealings and zeal in encouraging the manufacturing industries of Kansas City. They have always shown that the vast interests entrusted to their charge were best served by a careful consideration for the men in their employment, and a straight forward liberal minded policy in dealing with their customers. The company is composed of R. H. Keith, president; Jno. Perry, vice-president and general manager; and W. S. Wood, secretary and treasurer. The offices of the company are at 532 Delaware street.

J. Q. A. KING

Is an extensive dealer in coal and coke in this market. He has a branch office and yard on the Belt Line Railway, between Oak and McGee streets and his main office is in the Underwriters Exchange at the corner of Sixth and Wyandotte streets.

MANUFACTURING.

THE conditions for manufacturing in Kansas City are of the most favorable character and afford a field for enterprise that is seldom to be met with. The rapid development of the country by which the city is surrounded, the yearly increase in population and the never ending requirements of new communities that are constantly springing up create an increasing demand for commodities that could be manufactured in Kansas City to the greatest advantage. That each year is adding to the various lines of manufacture is evident, but there is undoubtedly an opening for many other lines that could be most advantageously carried on here.

Cheap fuel is to be had in abundance. A great variety of raw material is found in the contiguous territory and this city possesses the railroad facilities for gathering it and for distribution, such as are not possessed by any other city in the union. Great coal fields lie at our doors; both hard and soft coal are in close proximity; Kansas and the south-west can furnish almost unlimited quantities of wool, while our air line railroad connections with Memphis places the cotton crop of the south within easy reach of this city. Abundance of lead, zinc and iron are to be found near by, while the prominence of the live stock trade suggests manufactures dependent upon such supplies, and, beyond all this is an unlimited market for the products when manufactured. All the manufacturers at present here are in a most flourishing condition and the outlook for the future is promising.

FOUNDRIES, MACHINE SHOPS, ETC.

Ten large foundries and machine shops, besides a number of smaller ones, are employing fully 650 men. They have an invested capital of $575,000 with which they transact an annual business exceeding $1,350,000. And this is exclusive of the large railroad shops. Various foundries and shops are devoting themselves to special lines of work. There are three brass foundries all doing an extensive business. Two firms who manufacture steam engines, a number devoting themselves to ornamental iron work, another to bridge iron, while still others are turning out nothing but building fronts, manufacturing rollers and other mill machinery.

KEYSTONE IRON WORKS COMPANY.

This extensive manufacturing concern was established some fifteen years ago, and was incorporated as a stock company in the year 1882. It is to-day one of the best equipped iron making companies in the west, the buildings occupied covering an area of 70x300 feet, with switches connecting the yards and shops with all the railroad lines entering here, thus affording the greatest facilities possible for the expeditious and economical handling of the heavy goods made by the company. In this great establishment (an illustration of which is given on another page) are constantly employed 125 skilled mechanics, under the personal supervision of Mr. James Smith, who is a thoroughly practical business man and iron works manager, he having gained his experience in this line in the bustling city of Rochester, N. Y. This company manufacture engines, boilers, ornamental iron work, brass goods, steam pumps, sidewalk lights and general machinery, all of which are recognized n the market as equal to those of any works in the country. The officers of the company are James Smith, president and general manager; L. B. Bullene, secretary and treasurer.

FLOURING MILLS.

There are three flouring mills here, which have a combined capacity of 1,200 barrels per day. These mills have an excellent equipment and have adopted the best roller process, by which a finer flour is manufactured, and more flour is made from the same amount of wheat.

THE SMELTING WORKS.

Great additions and improvements have recently been made to these works, which now turn out 15,000 ounces of silver daily, or about 100,000 ounces per week. The shipments are made principally to New York and Philadelphia, which average about two cars per month, of sixteen tons each. The institution now employs some 350 men.

LINSEED OIL.

There is an extensive linseed oil mill in Kansas City. It has an invested capital of $150,000, and the business of the past year amounted to something over $400,000. It crushed over 300,000 bushels of flaxseed, and has produced oil at the rate of 2,500 gallons per day. It has furnished steady employment to over thirty men, at wages ranging from $1.75 to $2.25 per day.

SOAP.

There are four factories engaged in the manufacture of soap, which it is estimated turn out from seven to eight million pounds of soap annually.

PEET BROS. & CO.

Are one of the oldest and largest manufacturers here, the yearly product of their factory being from three to four millions of pounds, and their leading brands "Ruby" and "Saxon" having a large sale throughout the states of Missouri, Kansas, Texas, Iowa, Nebraska, Arizona, New Mexico and Indian Territory, through which states the firm keep resident agents and traveling men. Their factory is fully equipped with the most approved machinery, and the Messrs. Peet Bros. and Mr. J. W. White, who compose the firm, deserve the success they have met with here.

NOVELTY RUBBER STAMP WORKS.

These works are owned by Farrington & Liepsner, the firm consists of E. J. Farrington and H. C. Liepsner. They make all kinds of rubber stamps, stencils, seals, hotel checks, badges and goods of this class of every design and variety. Their offices are at No. 532 Delaware street.

Besides the numerous and extensive manufacturing interests that have been already referred to in seperate chapters of this work, there are chemical works, vinegar manufactories, concerns who supply mouldings and picture frames, bags and bagging, sewer pipe and artificial stone, overalls, duck and jeans clothing, trunks, type foundries, saw mills, brick, furniture and a variety of other interests.

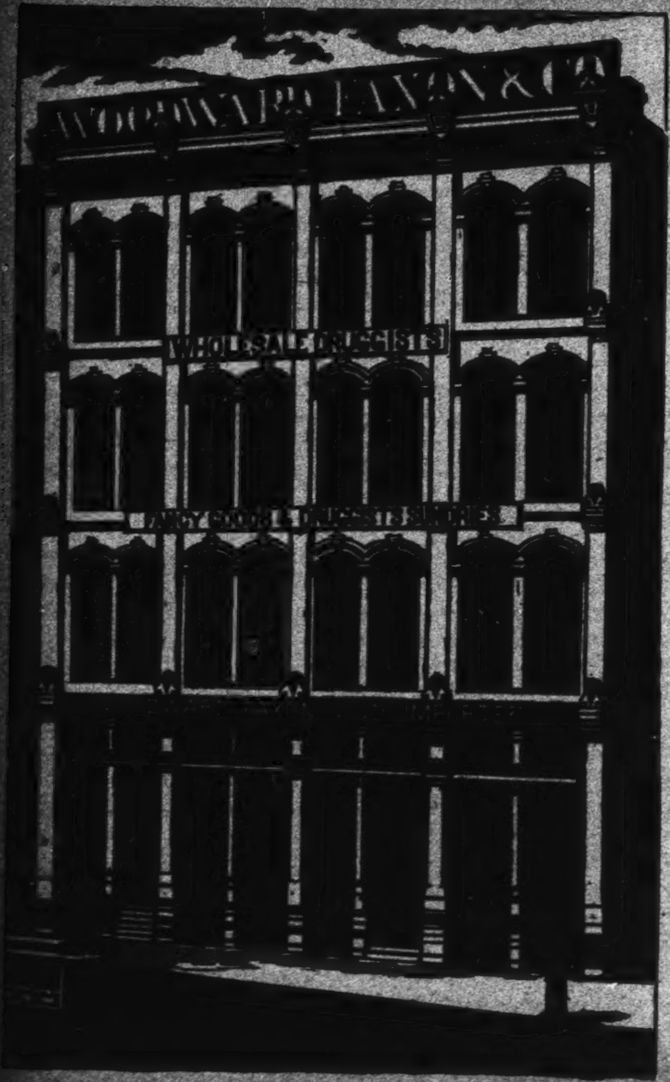
THE BOARD OF TRADE.

THE Board of Trade of Kansas City was organized as a voluntary association of merchants, about the beginning of the year 1869, with Thomas K. Hanna as president and W. M. Kean as secretary. The idea of maintaining an exchange, such as has since become one of the leading features of the Board, did not enter into the calculations of these early founders of the institution. Prior to this time the commerce of Kansas City had been mostly conducted by steamboat, and the transportation business had been concentrated on the river front between Wyandotte street and Grand Avenue. But during the two or three years just preceding 1869 several railroads had been built to Kansas City from the east, and several from the city toward the west and south, and had made their principal freight depots in the bottoms west of the city. The railroads had not then discovered pools, nor even the merits of an agreement concerning rates, hence the competition of the lines at Kansas City made the greatest confusion in the transportation business. It was to remedy this difficulty, and also to procure the provision of some better street connection between the business center of the city and the depots in the west bottoms, that the Board of Trade was organized. It was not long in securing the desired results; so that after the election of 1870 it became a rather quiet body. At the annual elections in 1870 and 1871 Mr. Hanna was again chosen president. Mr. Kean served as secretary through 1870, but was succeeded by Mr. E. L. Martin in 1871.

In 1870 a produce exchange was organized for the purpose of establishing and maintaining a daily exchange for the sale of such articles as butter, eggs, poultry, potatoes, etc., which were then beginning to be sent to Kansas City, from Kansas, for sale. Kansas was not at that time producing a surplus of grain, and such provisions as were manufactured in Kansas City were jobbed by the packers themselves. Of this organization little now is known, as its records have not been preserved and were not known to exist in 1872, when the body having lost its animation and become a quiet affair, like the Board of Trade, the two were joined together in one organization. Of this new organization, resurrected from the two, Gen. W. H. Powell was elected president and A. S. Haines, a produce merchant, secretary. After a few weeks Mr. Haines resigned as secretary, and D. R. Drake, at that time commercial editor of the *Journal*, was chosen in his stead, and served until the close of the year. This board, like its predecessor, was a voluntary organization, being sustained by fees of about $10 each paid by such persons as would voluntarily associate themselves with it; and as such it continued until 1876, when it took a more permanent form. Its chief object was to further the commercial development of Kansas City, and during the years from 1872 to 1876 it set in agitation the improvement of the Missouri River, and inaugurated measures which secured the Atchison, Topeka & Santa Fé railroad to Kansas City, and the establishment of railway connections which opened to Kansas City the trade of the State of Texas. It tried for the first time, except as to the Produce Exchange, which it partly succeeded, to maintain a daily meeting, with daily market quotations. Its quotations, however, were very meager, consisting of less than a hundred words daily. At the annual election in January, 1873, H. J. Latshaw was chosen president and A. D. Simons secretary. Mr. Simons was at that time commercial editor of the *Times*, but closed his connection with that paper in June to accept an engagement in St. Louis, which caused him to resign the secretaryship of the Board also. On the first of June, accordingly, his successor was chosen, the choice falling upon

W. H. Miller, commercial editor of the *Journal*, who has continued to fill the office ever since. It was during the year 1871 that the first grain from Kansas was received here for market, and the movement and the market having grown sufficiently by 1873 to demand an inspector of grain, George W. McLean was appointed to the position of grain inspector at the beginning of 1873, a position which he held, with the exception of the year 1881, until the present year when the office was abolished and a board of inspectors created in its stead. At the instance of the packers a provision inspector was also appointed in 1873, Mr. James McCullough being chosen for the place. He was successively appointed annually until 1884, when he resigned, and Messrs. Goulard, Rouse and Gano succeeded him.

At the time of the annual election in 1876 the city had attained an importance, and the grain movement from Kansas had become such as to warrant the belief that the Board could best subserve the purposes of its organization in future by being given a more definite and permnanent form. The events of 1874 and 1875 had led to the construction of three elevators, and a fourth was in course of erection, and the grain movement had become so large that a better organization of the market had become necessary. Accordingly a committee was appointed to consider and report the change that should take place to secure the ends sought. In pursuance of the action of the committee, followed by that of the Board of directors, the Board was reorganized and incorporated on the 9th of May, 1876, as a membership company, with a permanent membership of about ninety, each one of whom had paid one hundred dollars for his membership. The object sought at the time was to raise sufficient money to erect an exchange building, and, from the investigations of the committee having the subject in charge, it had been estimated that the reorganized association could raise ten thousand dollars from memberships, borrow ten thousand from our citizens on a second mortgage on the property secured, and twenty thousand dollars from some foreign capitalist or association on a first mortgage.



WOODWARD FAXON & CO.
WHOLESALE DRUGGISTS
FANCY GOODS & DRUGGISTS SUNDRIES

At the time of the reorganization, on the 9th of May, nine thousand dollars had been secured on memberships, and the ten thousand on second mortgage had been pledged. Accordingly soon afterwards the lot on the corner of Fifth and Delaware streets was purchased at a cost of fiften thousand dollars, and in August the construction of the present building began. In June the grain call was established, a room in the western part of the city being rented for the purpose. At this time the inspection books were placed in the hands of the Secretary, who during the years 1876 and 1877, up to the time of the completion of the exchange building, had increased the membership subscription to two hundred and eleven, realizing therefrom the sum of $21,000. He had thus raised eleven thousand dollars more than was expected from that source, but the building so greatly exceeded the estimates that the proposed $20,000.00 loan was increased to twenty-five thousand dollars, and the Board was in debt about ten thousand dollars, which was unprovided for when it occupied the building in October, 1877. At that time its total indebtedness, bonded and floating, amounted to about $46,500, and it owned the present Board of Trade building, which, together with the ground had cost about $65,000. As soon in 1877 (about October 1st) as the building could be occupied, the Board was moved into it, and has since occupied it. The first two years an assessment of ten dollars each was made upon the members on account of the floating indebtedness of the Board; but since that time no assessment has been made, the revenues from rent and from inspecting and weighing grain have been found sufficient to defray all expenses and meet the maturing liabilities. During 1884 and 1885 seven thousand dollars of the ten thousand dollars second mortgage was bought in and canceled, and payments have been made upon the first mortgage until it is reduced to $9,000, making the total debt of the Board at the present time $12,000. Meantime its property has advanced until it is worth fully $100,000.

At the annual election in January, 1885, Hon. Edward H.

Allen was chosen president, and continues to fill that position. At the time of the election the members were expressing the desire for a larger building and better offices than those afforded by the present building, erected in 1876 and 1877, and steps were at once taken looking to the enlargement of the building. The difficulties found in the way of such an enlargement and improvement of the old building as would adapt it to the enlarged state of the market led to the appointment of a committee to investigate the question of a new location and a new building. In June this committee obtained from enterprising citizens an offer to donate to the Board lots at the corner of Eighth and Wyandotte running through to Central street, making a tract 120x173 feet, provided the Board would erect thereon an Exchange Building to cost not less than $300,000. The offer was accepted. But it was soon found that the Board, as a membership organization, was not entitled, under existing laws, to make the transaction, hence it was decided to change its form to that of a stock company. Accordingly the members were induced to accept stock in the new organization, which is called the Exchange Building Association, in lieu of their membership in the Board of Trade, the Exchange Building Association stipulating that it would maintain a Commercial Exchange to which the stockholders should be admitted without further charge. The new association was incorporated November 16, 1885, with a capital stock of $208,000, which on the 13th of March, 1886, was raised to $250,000, half paid up. The old Board of Trade proper was then transferred to the new association, and title to the donated property taken, and the new Exchange Building is now in course of erection.

In its reorganization the Board decided to adopt the policy of dividing its Commercial Exchange into departments, each devoted to its own special end. Accordingly it has created two such departments, one of which is the Board of Trade or trading body, and the other the Board of Transportation, which has charge of all matters relating to transportion. Both of these Boards are subject to the control of the Directors of the Exchange Building Association, but each in its own sphere enjoys complete autonomy. The Board has always been a vigorous and progressive body, always alive and on the alert for Kansas City's welfare and the promotion of all enterprises calculated to further her commercial interests.

GRAIN.

The year 1885 did not witness the same amount of activity in the grain business as did the previous year. It was owing entirely to the large falling off in the wheat crop of the country. The entire yield did not much exceed 350,000,000 bushels, against fully 510,000,000 bushels for 1884, and 425,000,000 for 1883. Thus the crop of 1885 fell short about 160,000,000 from that of the preceding year. Kansas, which furnishes much the greater portion of the business of the grain men of Kansas City, was particularly unfortunate, the crop for the year not exceeding 12,000,000 bushels, and that, too, of exceedingly poor quality.

The following table shows the total grain receipts at Kansas City for a series of years:

DATE.	WHEAT.	CORN.	OATS.	RYE.	BARLEY.
1871.	687,000	350,000	....	....	....
1872.	289,726	601,864	93,635	12,921	3,067
1873.	750,400	836,300	105,200	10,500	12,330
1874.	371,273	711,367	210,475	3,400	37,450
1875.	1,256,337	1,258,700	382,850	40,000	15,160
1876.	1,820,297	5,760,395	117,241	396,612	100,065
1877.	2,250,572	5,881,703	160,657	329,887	208,341
1878.	9,014,291	4,911,529	155,069	352,362	163,257
1879.	6,417,952	4,121,904	276,775	184,046	92,501
1880.	4,093,528	4,421,700	366,496	65,267	82,904
1881.	4,102,649	3,282,851	583,410	79,267	200,875
1882.	9,279,067	5,161,318	754,530	115,330	40,165
1883.	9,023,472	12,036,403	658,779	202,884	36,318
1884.	10,069,231	13,191,775	836,949	275,363	57,209
1885.	4,763,844	7,804,584	831,867	278,677	66,467

The following is a statement of the storage and transfer capacity of regular elevators at Kansas City:

NAME.	STORAGE.	DAILY TRANSFER CAPACITY.
	Bushels.	Bushels.
Union	400,000	100,000
Arkansas Valley	425,000	125,000
"A"	175,000	30,000
Advance	120,000	30,000
Alton	175,000	250,000
Kansas	100,000	30,000
Novelty	225,000	40,000
Inter-Ocean	150,000	40,000
Armourdale	120,000	30,000
Total	1,890,000	675,000

The following are prominent grain commission firms doing business in this market:

French Brothers Commission Co.; established 1876. Grain and provisions bought, sold and carried on margins for future delivery in any market in the United State. Office, Merchants Exchange.

Moore & Talpey, receivers and shippers of fine milling wheat, corn, oats, mill feed, etc. References; National Bank of Kansas City, Bank of Commerce, Citizens National Bank and Merchants National Bank. Office, Merchants Exchange.

Henry J. Latshaw & Co. Established 1871. Grain commission.

J. P. Campbell & Co. proprietors Armourdale Elevator. Quotations subject to market changes.

Vaughan Commission Co. Established 1866. Grain commission merchants. Proprietors Elevator "A."

Hubbard, Kinney & Co. grain commission merchants. Office, Merchants Exchange.

Pierce-Farmer Commission Co. Grain dealers and commission merchants. Office, Merchants Exchange.

W. W. Cowen, grain commission. Office room 10, Board of Trade Building.

D. C. Imboden & Co., grain commission; milling wheat a specialty.

Kirkpatrick & Christopher Commission Company. Room 20, Merchants Exchange.

C. S. Lee, grain and provisions. Rooms 12 and 13 Exchange building.

Thos. A. Wright, grain commission. 501 Delaware street.

DRY GOODS.—Wholesale.

AMONG the many wholesale or jobbing interests that have centered in Kansas City during the past few years, that of dry goods ranks probably second in the aggregate amount of sales that are annually made, and occupies about the same position in regard to the amount of money disbursed in salaries and expenses in the transaction of the business. There can scarcely be any more definite indication of the substantial character of the growth of a city than its attainment of the position of an extensive distributing point of dry goods, and that Kansas City is now looked to for the supply of these goods for the vast territories of the south-west and west is shown in the volume of the business done, which in 1885 is estimated to have amounted to fully $6,000,000, and the rate at which it is increasing. On this latter point it is generally conceded that the business here since 1880, has, even during the dullest years, and when goods were sold at unusually low prices, increased twenty-five per cent in volume each year. With the present impetus that has been given to the business by the general revival of trade throughout the country, and the constant opening up of new territory as tributary to this market, which is naturally incident to the increased stocks carried here, it is only reasonable to look for even a still greater ratio of increase in the future.

The rapid rate at which all the country west of Kansas City is getting settled up is another cause of the remarkable progress that is being made. Every new emigrant train means a new demand for all classes of domestic goods, and as this city stands in the nearest relation, of any of considerable size, to the newly inhabited territory, it becomes the natural and almost inevitable market wherein to purchase all supplies in bulk, as well as the point towards which a vast majority of the produce of the new country must be shipped for sale or exchange. A notable feature in this connection and one that has only been observable to any large extent, during this and the past season is, that many of the larger country dealers in the south-west, west and north-west who used to buy almost exclusively in eastern markets now come to Kansas City. The reason for this is two-fold: First, they can obtain here as large and complete an assortment to choose from as they can in the more eastern cities; and second, they find they can make their purchases here with as great, and frequently at greater, advantage as to cost than elsewhere. The cause of this latter state of affairs is found in the fact that many of the most desirable brands and styles of brown and colored cotton goods and jeans are now manufactured in the south and south-west, and these manufacturers consign their goods for sale here with all freight charges paid.

Thus, the buyer who used to have to pay freight charges all the way from New York, can buy them almost at their doors free of charges, and this appears such a marked advantage that it pays them better to buy here under the new conditions. Moreover, the action of the southern manufacturers has compelled the eastern mills and manufacturers' agents to send their goods to Kansas City, freight paid, and thus two causes have combined to make this the cheapest market in the country for cotton goods, a circumstance which the country buyers have not been slow to discover.

But, besides all this, the fact that the transportation charges form so large a percentage of the cost of heavy goods, while it is so small as compared with lighter and more expensive fabrics, has stimulated the demand here for the latter class in an extraordinary degree; for, with quite as large and varied stocks to choose from, it is manifestly more to the advantage of the dealer to buy all classes of goods in one place, than to buy a portion here and the remainder elsewhere. Again, a consideration which no buyer can afford to underestimate, is that the merchant who in earlier years purchased his supplies by one, or at most two trips to more distant markets, had invariably left on his hands a stock of goods more or less depreciated in value, when any causes, failure of crops, or a period of financial depression, resulted in a bad business year. This indeed has been one of the most influential among the reasons inducing him to replenish his stock quarterly or even monthly in Kansas City, to which he can make frequent visits; or a merchant living within a radius of 250 miles of this city can mail his order in the morning of to-day and receive his goods by the first train of to-morrow, a saving of from three to six days' time and heavy freights over more distant markets.

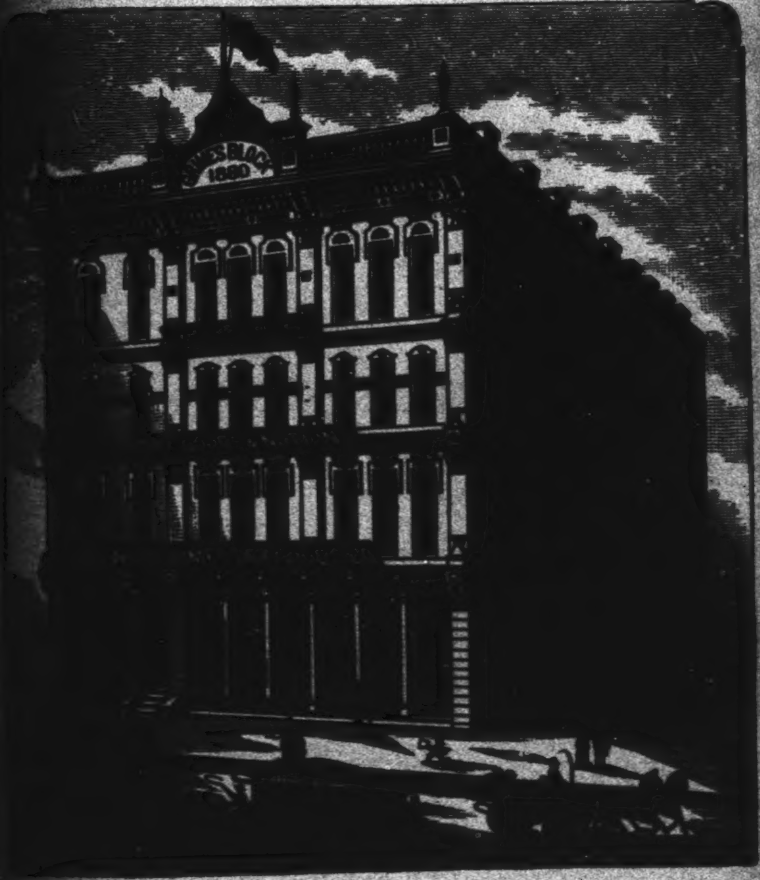
In the States and territories reached by Kansas City houses, the demand for cheap and substantial goods is exceedingly large, and that for the higher and more ornamental grades is yearly increasing with the growth of wealth and refinement.

WM. B. GRIMES DRY GOODS COMPANY,

Was incorporated on January 1, 1883, with a fully paid up capital of $300,000. The company occupy a large five story building which is owned by Mr. Grimes, and was specially built by him for the purpose of the company. It is located at Nos. 512 to 516 Delaware street, the most prominent business thoroughfare in the city, on which it has a frontage of seventy-five feet and extends back 135 feet. The entire building is occupied by the various departments of the dry goods business, which include, general and staple dry goods, notions, hosiery and furnishing goods, the stock of each individual department being kept thoroughly assorted and complete in every detail.

The company have also an extensive factory, affording constant employment to one hundred hands, for the manufacture of mens duck, denim and cottonade clothing, shirts and underwear, a class of goods for which this market furnishes a heavy demand. The company has its resident buyer in the east and purchases all domestic fabrics from the manufacturers. It handles extensively goods of foreign manufacture and makes importations direct, these being received in bond in Kansas City. The organization of the affairs of the company are most complete, and through all its branches and departments it is conducted in the most systematic manner by thoroughly competent and experienced men. It has a large business in western Missouri and Kansas, and its travelers cover Nebraska, New Mexico, a portion of Texas, Colorado and Arizona; this vast territory is constantly being increased, and each year new men in its employ are extending the trade of Kansas City and making new territory tributary to this thriving metropolis. It is a thoroughly progressive organization, conducted on sound business principals, and though the field of its operations is being constantly increased no effort is left unemployed to retain as well as to gain its trade. Its success in this direction is shown in the fact that it has never lost a customer, and has increased its business fully fifty per cent since 1883.

The original incorporators of the company were Mr. Wm. B. Grimes, Mr. Potts and Mr. Gwinn. Mr. Grimes is the president of the corporation and owns a large proportion of its stock. He is a native of Hartford, Conn., but has spent many years in the west where he has attained such an insight into the methods of business and the prospects afforded that can only be gained by long residence and active experience. For thirty years he was engaged in cattle grazing in Texas, and still retains large cattle interests on the frontier. He came to Kansas City in 1877, and invested extensively in real estate, which investments, being directed with a keen foresight of future development and a sound judgment of locations, proved most successful in their results. In 1882, his attention was particularly directed to the opportunities afforded of making this city the distributing center for dry goods for the great west and south-west, and it was the conclusion he then arrived


GRIMES BLOCK
1880

THE GRIMES BLOCK.

at that led to the establishment of the present business of which he is the head. In the many movements that have taken place here for promoting the commercial interests of the city, and in its charitable enterprises, he has always taken an active and energetic part. He was for some years a director in the Bank of Kansas City, and is now president of the American National Bank, which was recently incorporated and of which a full account is given in the chapter devoted to banking.

Mr. Potts is the vice-president and general manager of the company. He also is a native of the east, coming here from St. Johnsburg, Vermont, where for twenty years he filled an important and responsible position in the Fairbanks Scale Co. He possesses a clear executive capacity and is indefatigable in pushing the business, extending the trade and carefully guarding the interests of both the company and its customers.

Mr. Gwinn is the resident buyer in New York, a position for which his great experience in the dry goods trade renders his services of the utmost value to the company.

TOOTLE, HANNA & CO.

This was the pioneer house in the wholesale dry goods business of Kansas City, having been established in 1866, and from that time it has kept up with the progressive march of the city. It has powerfully aided in bringing new territory to this market, and as the western country has been developed and settled, and opened up by railroad communication, it has always been foremost in securing the business. As a consequence of this energetic policy its trade to-day extends through Missouri, Kansas, Indian Territory, Arkansas, Texas, Colorado, Nebraska, New Mexico, Arizona, Utah, Wyoming and Idaho.

The house keeps an office and resident agent in Utah, and a resident buyer in New York. At its headquarters in this city it carries a stock estimated at $500,000, which comprises everything usually carried by a first-class wholesale dry goods house, including notions and furnishing goods. Their long acquaintance with the western trade has afforded them the most intimate knowledge of the class of goods desired, and they can probably show at all seasons a more complete and thoroughly assorted stock of goods acceptable to and desirable for their market than are carried in any of the more eastern cities. They also manufacture jeans pants and overalls on a very extensive scale and have a factory for this purpose, equipped with all suitable and necessary machinery and appliances.

The business of the house has grown so largely that their present large structure does not afford accommodations for its transaction, and they are having erected for their special occupation, one of the most extensive, as well as handsomest, buildings in the city, of which a view is given on another page. The members of this progressive firm, are Milton Tootle, Thomas K. Hanna, Oscar L. Woodgate and Frank T. Rhoades.

GROCERIES.

IF the class of goods which passes through the hands of wholesale grocers was conveyed to the consumers over the waterways of the country, the prospects of Kansas City becoming the greatest distributing point in the United States for these goods would not be so bright as they are to-day. This, however, is not the case; the broad-breasted Mississippi floats not one-tenth the traffic which crosses it on a single spanning bridge; nor do all the rivers in the land bear to and from the sea as much of the table luxuries of modern civilization, as are carried yearly to Kansas City on her railroads. These incomparable railway facilities have already made this city a very prominent point for the distribution of groceries, and have enabled our merchants to compete successfully with the Chicago and St. Louis markets for the trade of the West.

The magnitude of the wholesale grocery business at this point is, probably, little known even to our own citizens. The houses here, as a rule, do a larger business than is the case in Chicago or St. Louis, and the former place has but one house which shows a larger annual volume of business than does the largest house here. The financial strength of the houses here is equal to that of the concerns in either of the cities mentioned, and this city has assumed such proportions as a grocery market that very few travelers representing Chicago or St. Louis houses even attempt to sell in the territory conceded as belonging here.

There are eight houses doing an exclusive jobbing trade here in groceries, representing an invested capital of $2,500,000, and transacting an amount of business that will aggregate $20,000,000 per annum.

If there is one branch more than another which shows the energy of Kansas City merchants, it is the wholesale grocery trade. In the past five years the trade has more than doubled, and the business of the jobbing firms in this line now extends over more territory than any other branch of trade. The commercial travelers of the grocery houses are the pioneers of Kansas City trade, and are always reaching out for more territory to conquer. The area covered by this business embraces the entire territory within three hundred miles of the Pacific coast. The bulk of the consignments from this point goes to Kansas and Missouri, although the trade extends north into southern Iowa, and south-east into Arkansas; while southern Nebraska and western Missouri are extensive buyers. In fact, Kansas City is recognized as the great grocery market of the west and south-west.

There are a number of points along the Missouri river from which a good many groceries are sold, but the stocks carried of course can not begin to compete with Kansas City either in quantity or completeness. Indeed, the only competition that Kansas City merchants meet with in this line is from Chicago and St. Louis, and they are constantly encroaching upon the territory that only a short time since was considered as belonging exclusively to one or the other of these cities.

RIDENOUR, BAKER & CO.

This is the leading wholesale grocery house of Kansas City, and one of the largest concerns in this line of business in the country.

In 1878 they built their present warehouse, and the firm, which was formed out of four houses formerly doing business in four separate cities in Kansas, was consolidated in Kansas City.

Their premises form one of the most notable and convenient business buildings in the city, having an immense capacity, and from their location being directly accessible to every line of railroad that enters the city—in fact, they have several switches running directly into their buildings. The importance and economy of these facilities for handling heavy grocery goods will be appreciated by every one at all conversant with the trade, particularly when it is remembered what an important consideration, freight and hauling charges, form in the cost of handling these goods.

This firm deals in all cases direct with producers, handling all goods at first hands and at lowest cost. Their connection with eastern and foreign markets are of the very best, and their large and intimate acquaintance with the requirements of the western trade enables them to carry such goods as are suitable to this market, and to buy with the soundest judgment.

Every member of the house is intimately acquainted with this trade, and the two senior partners have been identified with the wholesale grocery trade of Kansas for the past thirty years. It is this ripe experience, backed by ample capital, that has enabled them to push their business into territory that formerly was conceded as belonging to Chicago or St. Louis and thus to extend the operations of the business of this city generally and open up new fields for other interests.

DRUGS.—Wholesale.

THE accessibility of Kansas City from all directions makes it one of the best depots in the country for drugs, chemicals and medicinal goods. The drug men fully appreciate these natural advantages and have utilized every opportunity offered them. In the face of the strongest competition from other cities, they have entered with spirit into the task of securing to this city the trade of the entire south-west and west. As a result of their efforts, Kansas, Missouri, Colorado, Nebraska, New Mexico and Arizona are now in a great measure controlled by the jobbing houses in this market, and with each returning season this territory is materially enlarged.

The geographical position of this city enables dealers and consumers throughout this whole section of country to order goods from Kansas City and receive them with the loss of the least time. Since goods in this line are rarely bulky, and hundreds of dollars may often be invested in a few pounds weight "freight discrimination," which sometimes tends to shut jobbers in other lines out of certain fields, do not operate to the disadvantage of the wholesale dealers in drugs and chemicals, and being thus placed upon an even footing with her western rivals Kansas City enterprise has won the day.

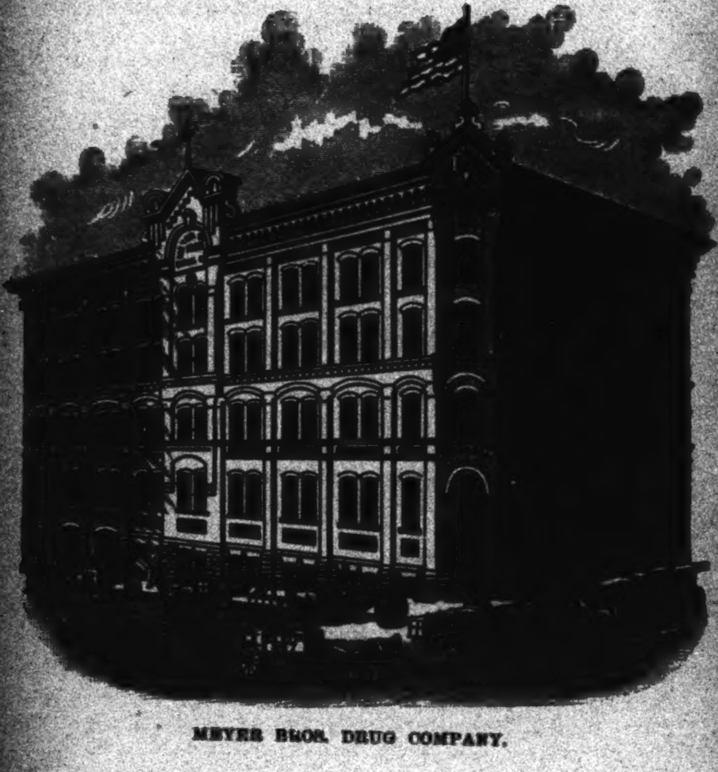
There is no doubt that the wholesale houses here will compare favorably with any in the country, not only as to the volume of trade, but in the magnitude of the structures, the extent of their stocks, and the system and completeness with which their business is conducted. Though the youngest city in the country to enter into the field, the business annually transacted here in this line will amount to at least $2,000,000, and the capital invested is fully $600,000.

Taking into consideration the amount of capital which is required to conduct the business, and the required training, which is only obtained from long practical knowledge, the returns are comparatively small. The expense of conducting this line of trade is said to amount to fully nine per cent on the gross sales, while many articles are sold with scarcely any profit, and many more at only a small advance on the cost price.

With regard to druggists sundries, comprising toilet requisites and fine articles for both use and ornament, the wholesale firms here carry enormous stocks of the very finest of these goods, and there can be no stronger evidence of the rapid growth of both wealth and refinement in the Western states than is indicated by the great quantity and high class of these goods that are shipped from Kansas City.

MEYER BROS. DRUG CO.

Is the leading jobbing house in this line of business, and a history of this concern would comprise a history of the entire wholesale drug trade here. In 1868 General W. H. Morgan and Lester & McGowan represented this interest in Kansas City. This house afterward became R. E. Wilson & Co. and it in turn was absorbed by J. W. Wood & Co., the company in this latter firm being F. W. Schulte, the present vice-president of the Meyer Bros. Drug Co., at this time G. T. Lynn, now the secretary of this company, was representing Meyer Bros. & Co. of St. Louis. With a sagacious appreciation of the prospective greatness of Kansas City, and a practical knowledge of the trade it had received and was destined to command, he induced Meyer Bros. & Co. to purchase the interest of J. W. Wood, and this was accomplished with F. W. Schulte remaining in the concern. In 1880 this business was incorporated under the present title of Meyer Bros. Drug Co., its stockholders being the present officers of the company and John F.



MEYER BROS. DRUG COMPANY.

W. Meyer. These officers are C. F. G. Meyer, president; F. W. Schulte, vice-president; G. T. Lynn, secretary, and W. H. Graham, treasurer; with F. W. Schulte and G. T. Lynn as the managing directors.

Thus it may be seen that from a comparatively small trade, commenced with a capital of $50,000, and yearly sales of $400,000, the present magnificent business employing a capital of $300,000 and whose annual sales amount to $1,200,000 has been built up in so short a space of time by the energy and ability of the management: which has at the same time established the reputation of the concern for carrying only the purest of goods and transacting all its affairs according to the highest commercial principles.

The company last year completed and occupied one of the finest and most costly business buildings in the city, a view of which is given on another page, it occupies a space of 60x200 feet and is five stories in height. Every floor of this magnificent structure is stocked with all the varieties of goods that pertain to this business and which are valued at from $250,000 to $300,000. With jobbing houses of this class, to extend its tributary territory and to hold its trade, there can be no visible limit to the wholesale business of Kansas City.

WOODWARD, FAXON & CO.

Were established here in 1878, and have exercised a powerful influence in directing the attention of the entire surrounding territory to the advantages offered by Kansas City as a drug market. The trade of the house extends through western Missouri, Kansas, Colorado, New Mexico, Arizona, Nebraska and Iowa, and some half dozen traveling salesman are constantly on the road pushing the business of the firm and at the same time advancing the trade and interests of Kansas City.

The firm occupy a structure, of which an illustration is given on another page, consisting of five floors, each 68x118, having their own railway switch which connects the premises with every railroad entering here and affording the greatest possible facilities for loading and shipping goods.

Their stock comprises everything that is usually carried by a first-class wholesale drug house, including drugs, druggists sundries, pharmaceutical preparations, proprietary and patent medicines, foreign and American chemicals, paints, oils, dyestuffs, varnishes etc. The members of the firm are B. W. Woodward, F. A. Faxon and J. C. Horton, all of whom were originally from Lawrence, Kansas, and are consequently well versed in the requirements and business methods of the west.

PAPER TRADE.

THERE are three firms in Kansas City devoted exclusively to the paper trade, which employ, in the aggregate, a capital of $400,000. In the last five years the trade here has more than doubled, and the sales last year, 1885, footed up fully $1,500,000. The great increase in business has been occasioned by the larger demand for paper of all kinds arising from the rapid growth of population and development of the adjacent country tributary to the trade of this city. As the western districts are settled and developed there is a corresponding increase in the demands on this market, which explains the steady improvement in the paper industry here. And this improvement is of a kind and character which is most valued, as it is permanent, while the indications are that the growth of the trade is still further assured.

This point is recognized as a leading jobbing market in this line of goods, and during the past year a large section of territory has looked here for supplies, embracing all of the south and west, and including western Missouri, all of Kansas, southern Nebraska, New Mexico, Colorado, and southern Montana and Texas.

The stock of paper carried by the jobbing houses here, is very large, much heavier and more varied in assortment than is usually found in Western cities. Paper is a staple product, and the business is conducted on such small magins that it offers no inducements for speculative ventures. The trade is, consequently, to a great extent confined to experienced paper men who have been brought up to the business. The Kansas

City jobbing houses hold a high rank in the market, and they are conducted and managed by shrewd, active, energetic men who are indefatigable in pushing for trade in every direction.

WITTICH & PENFIELD.

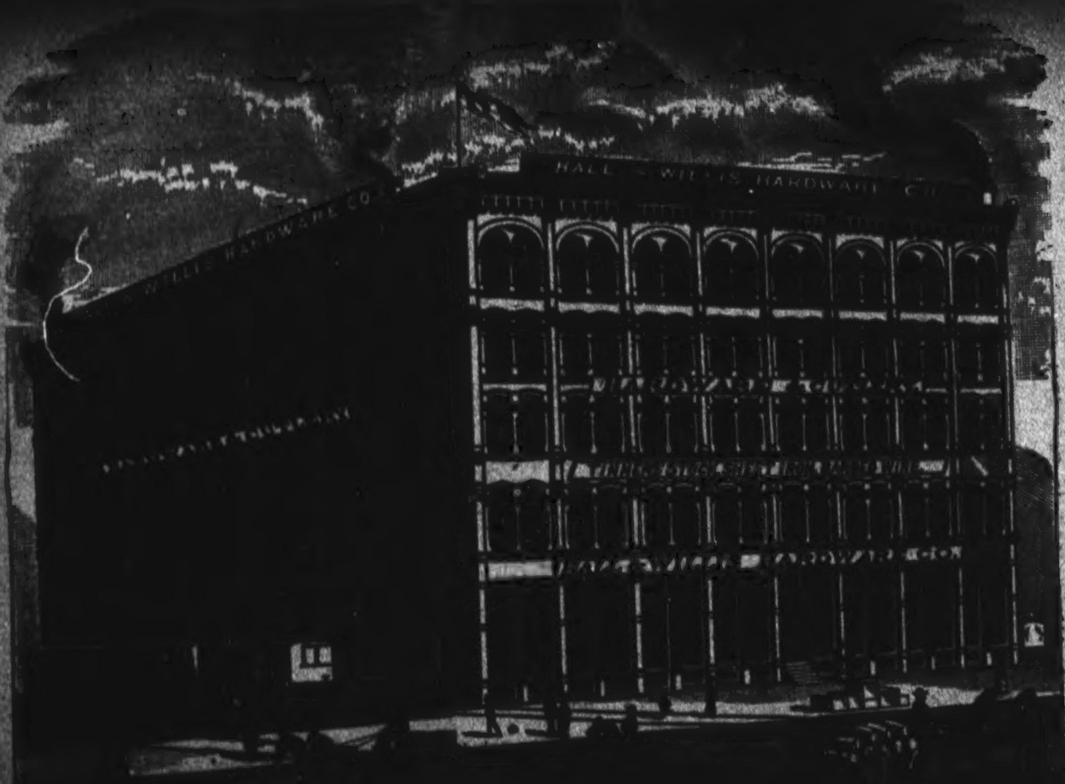
This is the oldest wholesale paper house in Kansas City. It was established in 1877, and consequently has taken an active part in building up the trade of this city. The operations of the house are conducted on a very extensive scale, the firm controlling the entire product of several large mills, in supplying their trade. They carry a most complete stock of everything pertaining to the business, and employ a number of traveling men who are constantly on the road. In extending the jobbing trade of Kansas City, the efforts of this firm have been of the first and highest importance, and much of the credit for the great increase in the wholesale paper business here is due to the zeal with which they have promoted the interests of the trade and city.

HARDWARE.—Wholesale.

THE wholesale hardware business of Kansas City is both prosperous and progressive. There are jobbing houses engaged in this line, and the amount of business annually transacted amounts to fully $3,500,000.

One of the most gratifying features of the hardware trade is its continuous growth. The rapid settlement of the West, the constant acquisition of new territory to this market and the steady building demands of Kansas City all tend to increase trade in this line and to extend the operations of the houses engaged in this business. The market here is being extensively recognized as a buying point, and shipments are made to Kansas, Missouri, Colorado, New Mexico, Arizona, Nebraska and Texas.

The energetic operations of Kansas City merchants have revolutionized the entire system of this business. They have scattered their illustrated catalogues broadcast throughout the country and thus at the same time they were advertising themselves they were also making this city known as a trade center. Not a town or mining villiage in the west was omitted; all were supplied with these illustrated catalogues, and they have carried this feature to such an extent that these catalogues, as published to-day, are thorough encyclopedias of all that is useful or necessary in the prosecution of the mechanical and domestic arts. A tolerably sharp man can acquire an education by studying them. They contain more information of a useful character than most of the technical books that are rated at high prices,


HALL & WILLIS HARDWARE CO
WILLIS HARDWARE CO

and they are better illustrated and better printed than any of them.

The Kansas City firms have brought about the enormous increase in this trade by the consistent following up of two lines of policy. In the first place, they deal in nothing but what is of the very best quality in its special grade. Unlike the eastern houses, who seem to consider that anything is good enough for the west, and who got into the habit of sending low grade goods under high sounding names to this market, the Kansas city firms sold nothing but the best, and nothing under false or deceptive names. In consequence they have not only gained complete control of the entire trade of the territory westward that is naturally tributary to this city, but they are constantly extending the area of the trade both in the north and south.

The Kansas City hardware trade has been built upon solid foundations. It has been fostered and developed by legitimate means and methods, until its formerly narrow limits have been extended to its present vast proportions, while the goods from this market are famed for their excellence and high standard of material and workmanship.

HALL & WILLIS HARDWARE CO.

Both in point of age, volume of business and extent of stock carried this institution is the representative house in this line of business in this market. It was founded some thirty years ago by J. L. Kelley, and afterwards became Kelley, Willis & Co., and still later was incorporated as the Hall & Willis Hardware Co. Previous to the incorporation Mr. T. F. Willis and Mr. Selby Jones had, for many years, been interested in the firm of Kelley, Willis & Co., and at the time of the organization of the company, Mr. W. H. Hall became associated with them. The officers of the company are T. F. Willis, president; W. H. Hall, vice-president, and Selby Jones, secretary and treasurer.

The company are jobbers and importers of hardware and cutlery and carry an enormous stock, comprising everything in these lines, and including all articles classified as shelf-hardware and tinners' stock. They employ a capital of $600,000 and transact a business aggregating $1,175,000 each year. Their trade extends throughout the entire territory that is reached by any jobbing interest in Kansas City, and the extent to which the hardware business has grown in this market, and the vast territory that has been educated to look to this city for its supplies is in no small degree due to the energetic policy with which the affairs of this company have been conducted.

RICHARDS & CONOVER HARDWARE CO.

The firm of J. F. Richards & Co., from which this company derives its origin, was established in Leavenworth, Kansas, in 1857, and the business in this city was commenced in 1875. They import tin plate and metals direct by way of New Orleans, thus obtaining a great advantage over intermediate points between this city and seaboard. The company carry an enormous stock, comprising tinners' stock, cutlery, iron, steel, and nails. They also deal in Fairbanks' scales, Laflin & Rand powder, McNeal & Urban safes, circular saws, barbed and plain fence wire, tin and stamped ware, springs and axles and wagon wood-work. The business of the company is of great magnitude and covers a vast extent of territory.

The officers of the company are J. F. Richards, president; John Conover, treasurer, and W. B. Richards, secretary.

BUILDERS' HARDWARE.

The enormous amount of building that is constantly going on in Kansas City and in the surrounding country has created a very heavy demand in this city for everything in the way of builders' hardware. There being every prospect that these causes will continue and, indeed will increase for many years to come, the merchants handling these goods have been induced to carry increased stocks and make all other progressive movements that the business would seem to demand.

KNIGHT & MINK.

This firm is composed of Frank H. Knight and John E. Mink, who have been residents of this city for the past eighteen years. They are dealers in hardware, cutlery and tools, carrying a very complete and well assorted stock of these goods, and indeed of everything connected with builders' hardware.

The best obtained figures show that the sales of builders' hardware in Kansas amounts to about $500,000, and a large proportion of this vast business is transacted by this house.

JEWELRY.

WITH the unprecedentily rapid increase of our population, the development of the industries of the city, and the growth of its wealth, there has naturally arisen a great demand for all articles of elegance and ornamentation, whilst the general prosperity and progressive character of the territory that naturally looks here for supplies has also contributed largely in the same direction.

This demand has been cultivated and fostered by the merchants in this line, and they have displayed a wonderful amount of energy in extending the ramifications of the trade, as well as by carrying in stock a class of articles that would suit the trade for novelty, solidity and costliness which predominates in the West. The capital invested in this business by the wholesale dealers will aggregate fully $300,000, and the annual of sales will more than double that amount.

H. OPPENHEIMER & CO.

Are wholesale dealers in watches, diamonds, jewelry, etc., of every description. The firm was established in 1880 by Herman Oppenheimer, and was the first house to venture successfully into the exclusive wholesale jewelry business in this city. So deeply had the idea taken root that the territory tributary to Kansas City would not support an exclusive wholesale house in this line here that Mr. Oppenheimer found many prejudices to overcome. He had, however, an extended experience in the trade, acquired by traveling for eastern houses, and was possessed of that spirit of steady determination which looks upon difficulties only as so many obstacles to be overcome. Another strong point was his peculiar ability in opening the eyes of western buyers to the fact that his interests and theirs were identical, and that by availing themselves of his knowledge, experience and business connections they could find in Kansas City a greater variety of goods suitable to their trade than in that of more eastern concerns, and at prices at which they could save money.

It took time to make these western buyers understand that a stock, selected in large quantities, of goods specially adapted to the demands of a certain section could be placed at their command by a house devoting itself to this particular trade, at more favorable terms than eastern houses, with their indiscriminate stocks, could afford to furnish such goods. The fact is now, however, pretty well established, and it is chiefly through his exertions that few western buyers fail to find all their requirements filled in this city. His perseverance met with the reward that all well considered and well conducted enterprises are sure to meet with, prejudices were overcome and success followed. The returns of this house last year showed sales amounting to $75,000 and this record will be exceeded by 1886, as the business is now on a most solid foundation and is rapidly increasing, while the stock carried is most complete in its variety, and comprises everything pertaining to this line of business.

HATS AND CAPS.

THE wholesale hat and cap trade of Kansas City is in the hands of jobbing houses and they have built up an extensive and important trade. The capital invested in this line of business by the number of firms mentioned is $200,000 and the amount of sales will exceed $400,000 per annum. This trade is in a very satisfactory condition. Its business has increased from year to year and bears within itself every assurance that it will keep pace with the growth of the city. Each year the amount of sales show a marked advance upon the preceding one, and the outlook for the future is exceedingly prosperous.

The factories of this trade are mainly located in eastern cities, and this, at a superficial glance, has been thought to militate against this city as a hat and cap market. The truth, however, is exactly the reverse of this as a few facts will easily verify. For instance, it is certainly an advantage for a jobbing house to carry a varied and large assortment of goods; the buyers are more likely to be attracted and satisfied when the selection is almost unlimited. The Kansas City houses are noted for the extent and variety of their stocks—indeed, in this respect our dealers are far ahead of those of eastern cities and carry larger stocks. This is explained and accounted for by the fact that Kansas City has to draw all her supplies from the east direct, and the market supply being so distantly located it necessitates her having an ample and varied assortment of goods on hand to suit the tastes of all customers, as the distance from the seat of supplies precludes the possibility of ordering from sample from the factory as the goods are required, a system that is adopted in more eastern cities.

LIQUORS.---Wholesale

THE wholesale liquor business of Kansas City has grown so enormously during the past five years that it now takes a commanding position before the whole country. One of the greatest influences in bringing about this result has been the energy used in sending Kansas City drummers to every part of the country that could in any way be expected to do business here.

There is probably more effort made and larger expense incurred by the wholesale liquor men of Kansas City in this way than by any other line of business. These emissaries have made the reputation of this market and the high class of goods handled here have sustained it. This reputation for high grade goods that has been established has been invaluable in extending this business, and it has been fairly earned by the stocks carried. It is generally conceded that in the whisky line better stocks are carried in this market than either in Chicago or St. Louis. In the East almost anything that is called whisky, without reference to quality, finds a ready sale, but here the demand is almost entirely confined to that which will pass muster with the best judges.

There are twenty houses engaged in the business in this city, who with the distillery interest employ a capital that aggregates fully two million dollars and whose combined sales last year are estimated to have exceeded $6,000,000. The territory covered by the sales includes Missouri, Kansas, Texas, Arkansas, Nebraska, Colorado, Wyoming, Utah, Montana, Nevada, New Mexico, Arizona and Dakota.

E. L. MARTIN & CO.

E. L. MARTIN & CO.

Is the oldest and most prominent wholesale liquor house in Kansas City. The firm is composed of Mr. E. L. Martin and Mr. C. G. Perrin and was established by Mr. Martin in 1868; in 1874 Mr. Perrin, who had for two years previously been identified with its interests becoming a partner in the house.

The history of the concern would be an epitome of the growth of Kansas City as a distributing center, and would certainly comprise all that has been done here to build up the trade of this particular interest. In 1877 the firm purchased the Crystal Spring Distillery, which has attained an extended fame for its fine sour-mash, bourbon and rye whiskies, the entire product being handled by them.

The firm also own and control the brands of the Willow Run Distillery, Covington, Ky., and the Breckenridge Distillery, Anderson County, Ky., and handle the whole product of these distilleries. Beyond this they handle enormous quantities of the famous W. H. McBrayer whisky, of which they are the largest distributors,to the trade direct,in the United States. They are direct importers of foreign wines and spirits, and are agents for all the leading brands of champagne, besides which they carry a full stock of ales, porter and mineral waters. The high class and character of their goods is indicated in the fact that they carry no whisky in their immense warehouse stock that is not over three years of age. Of course goods that have not obtained this age are often required, but they are taken straight out of bond and are not carried in stock.

This house has been one of the foremost and most energetic concerns in pushing Kansas City trade into new sections and territories, and the success it has met with is shown in the fact that it now permanently keeps a large corps of travelers covering the entire territory and makes consignments to Missouri, Kansas, Nebraska, northern Arkansas, Texas, Colorado, New Mexico, Arizona, Wyoming, Montana and Dakota.

KANSAS CITY DISTILLING CO.

In 1880 the Kansas City Distilling Company was incorporated and commenced business. The facilities afforded by this city as a grain market, combined with the growing requirements of this section of country, suggested that such an undertaking would prove a valuable addition to the productive industries of the city. Mr. E. L. Martin, who has been so long identified with this interest here, was the leading spirit in the movement, and under his guidance the building and construction of the distillery soon became an accomplished fact. It has a capacity of 3,000 bushels per day, and affords constant employment to from 100 to 150 hands.

The products of the distillery are fine whiskies, spirits and alcohol—as with all distilleries—the *desideratum* to be obtained was the production of a clear, pure, odorless and tasteless spirit, and to accomplish this requires the greatest possible care and perfect freedom from any extraneous matter. The Company have been fortunate in obtaining a product that ranks so high that the demand for it extends from the Pacific to the Atlantic. Indeed, it may be truly asserted that no higher grade of spirits is produced in the country than that of the Kansas City Distilling Company.

The officers of the Company are E. L. Martin, president; Wm. J. Smith, vice-President; J. K. Davidson, secretary, and Web Withers, treasurer.

M. HOFMANN.

M. Hofmann founded his business in the Missouri Valley in 1857, consequently he may fairly claim to possess a knowledge of the requirements of the trade of the great south-west and west that has been acquired by actual experience. His efforts in pushing the trade of this city into new territories has done much to gain for Kansas City the supremacy it now holds as a market for the best whisky that is made in the country. The goods handled by him have long been most favorably known to the trade, and have given his house itself a reputation corresponding to the excellence and popularity of the goods. The stock carried by him comprises all domestic and foreign wines and liquors; he is a large importer; and his trade extends throughout the entire territory that is in any way tributary to this city.

SOUR MASH
KENTUCKY
WHISKIES

CROCKERY AND GLASSWARE.

KANSAS CITY has no manufactories in this line; trade being confined to jobbers, who import in immense quantities while looking to the East for domestic goods.

In the absence of manufacturers, however, Kansas City is but on a par with the other leading cities of the country, and competes successfully in every market of the West. It is scarcely necessary to state that as this business deals in part with the luxuries of life, it is most sensitive to failure of crops or eras of financial stringency, inducing an attempt on the part of the people to economize and cut down expenses. As a consequence, when last year the general business of the country suffered a serious decline, the sales of Kansas City did not fully come up to expectations, though they showed a very considerable increase over those of 1884, showing transactions aggregating $800,000, against $650,000 of the year before. The capital invested in this line is estimated at $275,000.

Although the houses engaged in this branch of the wholesale business in this city are not numerous, still the stocks carried by them rival any in Chicago or St. Louis, and the various lines manufactured are just as fully represented as in any market in the country.

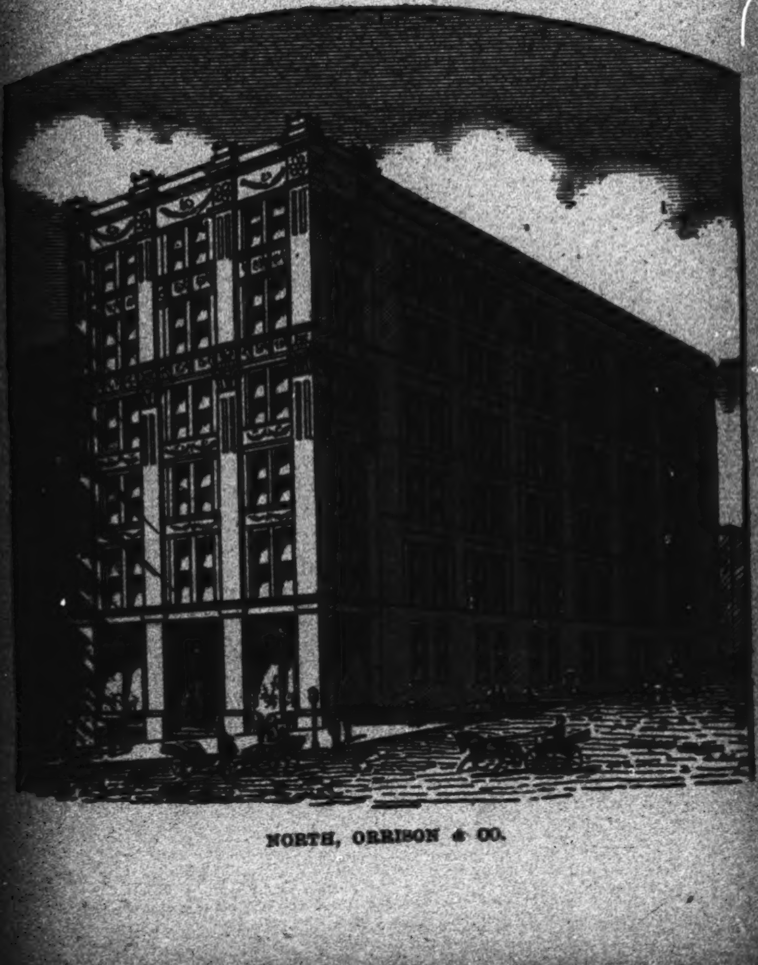
This line of trade, as in fact all others in Kansas City, is steadily attracting more attention from country buyers. The bulk of the shipments is made to Kansas and different sections of Missouri, while Texas, Colorado, New Mexico, Arizona and Nebraska are also liberal buyers in this market.

When we consider that this class of goods must be shipped in packages of such great bulk and weight as to render the charges of transportation a most important item, the advantages accruing to the dealers of Kansas City, from this extreme western location can scarcely fail to be appreciated. This alone, on through freights, would allow them a small margin of profit on prices which dealers in competing cities could not afford.

In addition, and particularly worthy of mention, is the wonderful improvement to the glassware of American manufacture, as also in Majolica and other wares, which in design and finish have been pronounced superior to the standard foreign products.' Recognizing this, dealers unhesitatingly demanded from foreign manufactures such a reduction in prices that they can now offer the retail trade imported articles as cheaply as home-made wares of equal intrinsic value, save, perhaps, a trifling advance to cover the cost of further transportation.

T. M. JAMES & SONS,

558 and 560 Main street, and 549 and 551 Delaware street, are the leading importers and dealers in queensware, china and glass in this city. Their stock comprises everything usually included in this line of business, and their facilities for meeting the requirements of the trade are unexceptional in every respect.



NORTH, ORRISON & CO.

FURNITURE.

THE bulk of the business here in furniture is transacted by numerous houses who do not by any means confine their operations simply to dealing in furniture. On the contrary they undertake the furnishing of houses complete from top to bottom. A large amount of trade is done from here throughout the surrounding states, and particularly in Kansas, in this line.

It is estimated by the best authorities that business amounting to over $1,500,000 is transacted annually in this trade. The stocks carried and the catalogues of prices issued by houses here will compare favorably with those of more eastern cities, and the result is that this market is yearly favored more extensively by country buyers and is gradually assuming a greater prominence as a point of distribution for these goods. Kansas and Colorado look principally to this market for their supplies in this line, and large consignments are also made to Texas, Nebraska, and Missouri.

There can be no doubt that this interest has an unusually brilliant outlook. The territory tributary to this city has been taught to recognize the numerous advantages that this market affords and as a consequence each year sees the trade increasing in volume while the territory over which that trade operates is extending in a corresponding degree. As worthy of particular notice among the firms doing business here in this line stands the house of

NORTH, ORRISON & CO.

Occupying a magnificent six-story building of bright red pressed brick, and of most ornate appearance, with its elegant plate glass windows, the house of North, Orrison & Co. at all times commands the attention of the stranger in Kansas City. The handsome exterior of their business premises by no means gives an idea of the beauty of the interior arrangement of the house or the stock carried. The six floors, each 56x156 feet in size, are used to display a stock of furniture, carpets and curtain goods, which has no superior in this section or elsewhere. The first floor is devoted to the display of fancy furniture and unique articles of home adornment. The second to parlor goods, the third to carpets, fourth to chamber suits, fifth to desk and office furniture generally, and sixth to dining room furniture. On each of these floors the visitor will find displayed a stock that alone would do credit to many rival houses. Two elevators, one for passengers and the other for freight, furnish quick and safe communication with the different departments. The general and private offices of the firm are located on the first floor, and are elegantly finished in long leaf yellow pine that glistens with pure white varnish. It would be an endless task to attempt to enumerate the various articles carried in stock by this firm, as it is at all times complete in all the lines above named. The firm issue a handsome illustrated catalogue which they will mail to any address, and feel themselves at all times able to fill any order, no matter how large, that may be sent them. In addition to this large space the firm utilize another building in the rear of their main store for the storage of extra stock and for "setting up" and upholstering, which is four stories high and 48x120 feet in size. A simple sum in addition will show that this firm makes use of a floor space equal in size to a building of 528 x1416 feet. The firm give employment to seventy-three persons, and while their trade is retail, it extends into Kansas, Missouri, Iowa, Colorado, Nebraska, Texas and New Nexico. The individual members of the firm are J. H. North, D. S. Orrison and J. L. Abernathy.

BOOTS AND SHOES.

THERE are six houses engaged in the wholesale boot and shoe trade in Kansas City, representing an invested capital of $900,000, and whose aggregate sales amount to $3,500,000. The stocks carried by these different houses will compare favorably with those of any other jobbing center, they are not only extensive in volume, but they comprise a variety and assortment that is fully commensurate with the requirements of the different sections that are supplied from this market.

During the past few years merchants from states and territories distant from this city have been induced by the many advantages offered here to seek this market for the first time, and in such instances they are invariably astonished at the completeness of the stocks carried, the lowness of prices and the magnitude of the business transacted. Although, as is the case with the majority of the wholesale dealers in all lines, the larger portion of the shipments are to Kansas, still, there are eleven states and territories who patronize this market for boots and shoes. These include Kansas, Missouri, Arkansas, Colorado, Arizona, New Mexico, Texas, Nebraska, Iowa and Wyoming.

The houses in this line of trade in this city are rated as financially strong and the business is conducted in a spirit of enterprising competition that makes this a most favorable market for purchasers. The firms have been unusually energetic in pushing their trade, and employ a large number of traveling salesmen who cover the entire territory that obtains boots and shoes from this market.

INSURANCE.

MUCH curious, as well as valuable, information would doubtless repay any well directed effort to trace the history of insurance from the time when men first, in any systematic way, attempted to secure themselves from pecuniary loss in any of their various investments and ventures. Civilization had probably quite far advanced, and commerce had probably assumed great importance, involving large values and the hazard of change of locations, transportation from one place to another, before any well developed ideas had taken shape for protection against pecuniary loss by any system of insurance, such as we understand the term to-day.

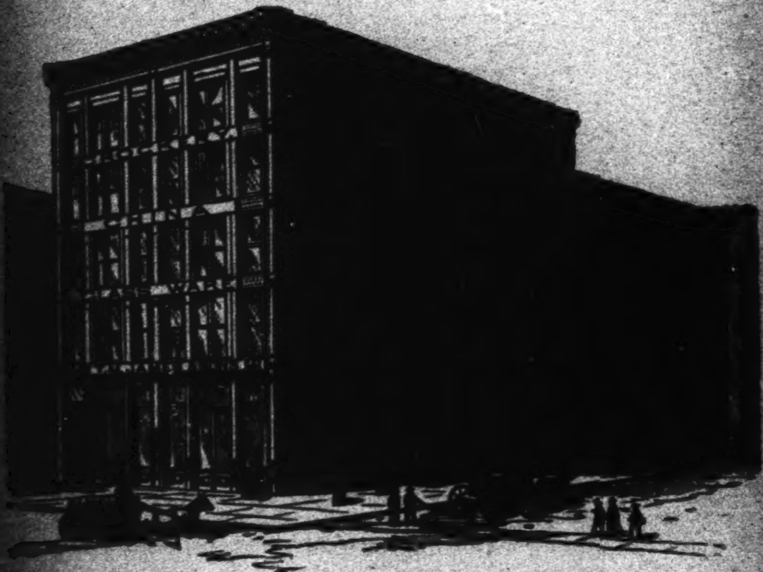
It is certain that its earliest known application was against the perils of navigation, which involved the greatest dangers, they being both varied and less subject to control. But the principle once established of protection against loss by re-imbursement therefor, in payments distributed in small amounts over a long time, or among a large number of participants, either or both combined, could not fail very soon to be much more generally applied than could originally have been conceived.

A principle once established becomes immortal, and is subject to infinite modifications and methods of application. We accordingly find the principle of insurance subsequently applied to every kind of accident against which indemnity could be derived, fire, flood, tornado, frost, lightning, decay, disease, income, title, the issue of marriage, by which title could be affected or diverted; even conscription for military service. It has become so thoroughly in-wrought into the economy of our trade that it now underlies our whole system of commercial credit, which in turn underlies our whole system of trade and commerce. The insurance interests involved if not controlled to-day by it have induced the largest states of this country to interpose their authority for control. The fullest development of all institutions relating to wealth, property, commerce or trade are to be found, of course, in the wealthiest and most populous sections. Many of our merchants can remember when the whole insurance of the West was done in New York, Hartford and Philadelphia.

D. S. HARRIMAN & CO.

For more than ten years Mr. Harriman has been prominently identified with the insurance business of Kansas City, and during that time has built up one of the strongest as well as most extensive agencies in the city. The firm confine their business to insurance against damage or loss by fire or wind storms, and insurance on rentals and plate glass. They represent only first-class companies, among which are the German Fire Insurance Company, of Pittsburg; State Insurance Co., of Des Moines, Iowa; Hibernia, of New Orleans and the Metropolitan Plate Glass Insurance Co., of New York. There can scarcely be a stronger indication of the high esteem in which their agency is held than the fact that the large amount of business transacted by the firm, as shown by the net premium returns, is nearly three times as great in 1885 as it was in 1883. Of course the aggregate volume of insurance has considerably increased in the whole city during the same period, but the fact remains that the insurance effected through this agency has proved so satisfactory in its results that its increase of business has grown far beyond the general increase of transactions.

They also do an extensive brokerage business, having acquired an intimate knowledge of an acquaintance with the leading Insurance Companies, and place all insurance intrusted to their care in solid, reliable companies. They can do this as they possess every facility afforded by a long exper-



T. M. JAMES & SONS,

ience in the business and intimate relations with the most prominent Insurance Companies combined with the rare faculty of grasping every detail of the most intricate arrangement. Their extensive business is due entirely to the well-earned confidence they have inspired and the general satisfaction given by all their transactions, and the thorough knowledge of the business they have displayed.

F. J. & W. G. BAIRD.

F. J. & W. G. Baird's Insurance agency represents some of the most important fire insurance companies in the world. This is one the oldest insurance agencies in Kansas City having been established in 1865, and Mr. W. G. Baird, who devotes his attention entirely to the affairs of the business is widely known throughout the west as a capable and experienced insurance expert. The following are the old and reliable companies represented in this agency; North America, Philadelphia; Franklin, Philadelphia; Pennsylvania Fire, Philadelphia; Norwich Union, England; National, Hartford; Rhode Island Insurance Association; Western Assurance, Toronto; Conncticut, Hartford. The amount of business transacted by this agency is best shown in the fact that their net premiums amount to $50,000, per year. These figures indicate the prosperous condition of the agency, as well as the prudent and sagacious management that has attended its operations.

H. C. KUMPF & SON.

Kumpf's Fire Insurance Agency, has, during the fifteen years of its existence, earned an enviable reputation as representing a line of companies that are noted for the prompt adjustment of losses. In other words, it deals only in insurance that insures, and this broad assertion is easily verified by a glance at the names of the solid corporations for whom it issues policies. The Scottish Union and National of Edinburgh; Orient of Hartford, Conn.; Home Ins. Co. of New York; Firemans Fund of San Francisco; Amazon of Cincinnati;

Rochester German of Rochester N. Y.; Buffalo German of Buffalo, N. Y.; Fire Insurance Association of London, England. In addition to these, tornado policies are also issued at this agency. Mr. H. C. Kumpf, the senior partner of the firm has been very prominently identified with the progress of Kansas City for many years and is the present Mayor of the City. His son Mr. Geo. Kumpf, has long beeen associated with him in business, and his wide experience and intimate acquaintance with insurance affairs enables him to conduct the business of the agency in the most efficient manner.

WHIPPLE, COURTNEY & CO.

This firm represents a line of insurance companies of recognized strength, solidity and high standing. Among them are the Home Insurance Company of New York; Standard Insurance Company of New York; Howard Insurance Company of New York; Trans-Atlantic of Hamburg and Northern Assurance of London, Englatnd. Besides these this agency transacts an extensive business in issuing cyclone and tornado policies. The business of the agency is under the personal care and management of Mr. Courtney.

BROWN, SCHOONMAKER & CO.

This responsible firm have their office in the Underwriters Exchange, at the south-west corner of Sixth and Wyandotte streets. They do an extensive business in fire and tornado insurance, and represent the following companies: Etna of Hartford, Connecticut; Hartford of Hartford, Connecticut; New York Underwriters Agency; City of London, England, and Germania of New York.

MILLER & TILESTON.

This firm is composed of Hugh Miller and H. M. Tileston. They are fire, cyclone and tornado insurance agents, representing substantial companies and doing an extensive business. This firm also does a real estate and loan business and are especially mentioned in the chapter devoted to that interest.

THE PROVIDENT LIFE.

The Provident Savings Life Assurance Society of New York, has a capital of $100,000 invested in United States 4½ per cent bonds, in trust for policy holders and deposited with the insurance department of the State of New York for their security. The branch of the company in Kansas City is under the management of Mr. B. V. Hubbard, whose offices are at 102 West Fifth street.

This company has taken a high rank as an economical insurance company. It not only shows by its annual statements that the greatest economy is exercised in the management of the affairs of the company, but, by its plan of insurance it effects an economy of cost in carrying a policy that amounts to something like 60 per cent saving on what the same amount would cost in one of the old line companies. Indeed, in speaking of the "renewable term plan" adopted by this company, an eminent insurance authority says: "This plan, while retaining all the security, safe-guards and definiteness of contract of the best old-fashioned companies, reduces the cost of insurance to about a quarter or a third of the level premium rates."

The society has more than $200 of assets to each $100 of liabilities. It is a regularly incorporated life insurance company, and is admitted to transact business by every insurance department in every State in the country. It has received the hearty commendation and unqualified endorsement of insurance commissioners, actuaries, and hundreds of the sharpest financiers and leading thinkers of the day. The general public gave this tangible evidence of approval: Insurance written:

1883	$ 5,626,100
1884	8,806,400
1885	13,833,000

NEW ENGLAND MUTUAL LIFE INSURANCE CO.

THE New England Mutual Life Insurance Company, of Boston, Mass., is one of the monetary institutions of the East that has made judicious investments in Kansas City. At the present time (June 1886) this Company is about to erect, on a recently purchased corner lot in the heart of the city, what will be, when completed, one of the handsomest and most solid office buildings that can be found in any of our Western cities. This close identification of interest of such a sterling and conservative corporation as that of the New England Mutual Life Insurance Company with the most promising commercial center of the far West, will, it is earnestly believed, prove mutually advantageous. The many advantages derived by the city will be at once apparent and appreciated, and the company can hardly fail to be a gainer from the steady and healthy increase of value in its property and the necessary additions to its business resulting from the high appreciation in which it is held by the prominent business men of Kansas City, whose tact and business ability make them ever ready to recognize the sterling merit and intrinsic worth of such a corporation.

The subject of life insurance in its legitimate character, must of necessity be an interesting one to an intelligent community. For the past fifty years it has commanded a full share of public attention, for the reason that the benefits to be derived therefrom have been fully recognized by the thoughtful, who by judicious investment in a policy, relieve their minds of any uneasiness as to the future of their loved ones. The desirability of life insurance is rarely questioned in these days, and attention is more directly given to the security afforded by the individual companies and the advantages offered by the various forms of policies that are issued. In this connection, and in view of the intimate relations already alluded to, that exist between the New England Mutual Life Insurance Company and the people of this City, a concise history of that organization and its methods of business can not fail to prove of the deepest interest.

This company, the oldest in the United States, was incorporated in 1835 and commenced business in 1843. It has no stockholders or other privileged members of any description, and is a purely mutual company. The progress of its business has been marked by a natural and steady growth and its directors have striven to make it a favorite company with the public by making it a model institution of its kind. It is incorporated under and subject to the laws of Massachusetts, which are justly admired all over the country and which are synonymous with equity and absolute fairness to the insured. In addition to strong financial security the State obliges all the *home* companies to give to their members the advantages of the present non-forfeiture law which is acknowledgedly the greatest step that has ever been taken towards affording perfect insurance at the lowest cost. Its effect is that no policy shall be void or valueless for non-payment of *any* premium after the second, but that for *every* subsequent year there shall be a progressively increasing cash-surrender or paid-up insurance value. The latter is immediately binding upon the company, without any action upon the part of the insured, and to obtain the former it is only necessary that there shall be a surrender of insurable interest. The incalculable advantages of this law are manifest, but among others may be mentioned first, that a failure to pay the premium will not render the policy worthless, nor does it place one upon the charity of the company to pay what—if any thing—they see fit; and, second, that it renders the policy a ready medium for use as collateral security to the extent of the values which are endorsed upon every policy over the signature of the president or secretary.

In 1883 the company inaugurated a new and valuable departure in life insurance, which most effectively nullified that heretofore commonly-quoted maxim, "One must die to win." In the place of the old life policy, which was paid only at death, the company substituted the "Life Rate Endowment Policy." This form demands only the same payment of premium as was formerly charged upon whole life policies, and is payable not only at death, but to the insured himself, if he survives between the ages of 75 and 81, according to the age of issue. It is the cheapest and most popular form of policy issued, and, under the provisions of the Massachusetts law, is an endowment payable at any age for the law values. While this class of policies is the one which the company unqualifiedly recommends, it also issues the ordinary form of endowment in common with other companies. Another prominent point to which attention should be directed in considering the question of insurance in connection with this company, is the simplicity of its policy and application, and the fact that every policy, whether paid up or otherwise, participates in the yearly distribution of surplus.

To sum up, the peculiar liberality of its plans and moderate rates, prompt settlement of losses, non-forfeitable and unrestricted character of its policies, the care and economy with which its affairs are conducted, and the positive security guaranteed thereby have had the effect of placing the New England Mutual in the front rank of life insurance.

The officers of the company are: President, Benjamin F. Stevens; secretary, Joseph M. Gibbens; assistant secretary, S. Frankford Trull; actuary, Walter C. Wright; medical examiner, John Homans, M. D.; superintendent of agencies, George W. Thompson; counsel, William C. Endicott, Alfred

D. Foster; directors for 1886, Marshall P. Wilder, Joseph M. Gibbens, George H. Folger, Warren Sawyer, Nathaniel J. Bradlee, William T. Hart, Percival L. Everett, William C. Endicott, Charles U. Cotting, and Benjamin F. Stevens.

EDUCATIONAL.

THE war, which leveled so many time honored institutions with the dust, did not spare the school system of Missouri. In point of fact, she was in 1865, virtually without any educational organization whatever. In the struggle which during four years raged with a fury unprecedented in the annals of modern warfare, the attention of the people was directed from the pursuit of culture and improvement. Party rancor and political hatred severed the bonds of paternal love which had hitherto linked the hearts and aims of the nation. Education was practically abandoned, and schools and colleges existed only in name. But when peace was restored, the wounds of faction began to heal, the bitter partisan spirit in a large measure died away and people began to make preparations for repairing the ravages wrought by their own hands. Laws were enacted for the organization of schools, specifying the *modus operadi* of levying and collecting taxes for the necessary buildings. The Kansas City school district was organized under an act entitled: "An act authorizing any city, town or village to organize for school purposes, with special privileges," approved March 19, 1866.

By virtue of this act the board of education of Kansas City was organized August 1, 1867, and comprised the following members: W. E. Sheffield, president; H. C. Kumpf, secretary; A. Bachman, treasurer; Ed. H. Allen and E. H. Spaulding; J. B. Bradley, superintendent and teacher in Central School. Immediate action was taken and strenuous efforts were put forth to reduce chaos to order. At this time there were residing within the city limits 2,150 children of school age for whom no accommodations whatever existed, the city being utterly destitute of school buildings and not possessing a single dollar toward defraying school expenses. In the fall of 1867, schools were formally opened in rented rooms which had been hastily and inadequately furnished. A superintendent and a staff of sixteen teachers were employed during the year, the board in the meantime, proceeding with praiseworthy energy to purchase sites and erect the much desiderated buildings.

The succeeding year (1868) witnessed a remarkable increase in the enumeration of school children, the number quoted in the report being 3,287, an increase of fifty-three per cent over the estimate of the preceding year. The number of children in attendance has steadily increased year by year, and new buildings fitted with steam-heating apparatus and other modern improvements have been erected whenever necessitated by such increase.

The present officers of the board of education are: R. L. Yeager, president; Henry C. Kumpf, secretary; E. L. Martin, treasurer. The superintendent of schools is Professor J. M. Greenwood; this responsible position he has filled since July, 1874. The board is composed of the following members: R. L. Yeager, Frank Askew, J. C. James, Gardiner Lathrop, Henry C. Kumpf, E. L. Martin.

There are now thirteen Primary Schools in the city, besides a High School. At this latter, pupils may acquire a thorough knowledge of classics and mathematics, in addition to a perfect introduction to commercial business. Some of the best and most useful teachers in the service of the city were educated here.

Kansas City now possesses fifteen school houses (one of which is rented), containing one hundred and thirty-three school-rooms. One hundred and thirty-seven teachers are employed, of whom eighteen are males and one hundred and nineteen females. There are 22,500 persons between the ages of five years and twenty years in the city, 9,723 of whom attend the schools, an increase of 876 pupils since the issue of last year's report. The total amount expended in 1884 for school purposes—bonds, interest, buildings, etc.—was $255,121.72.

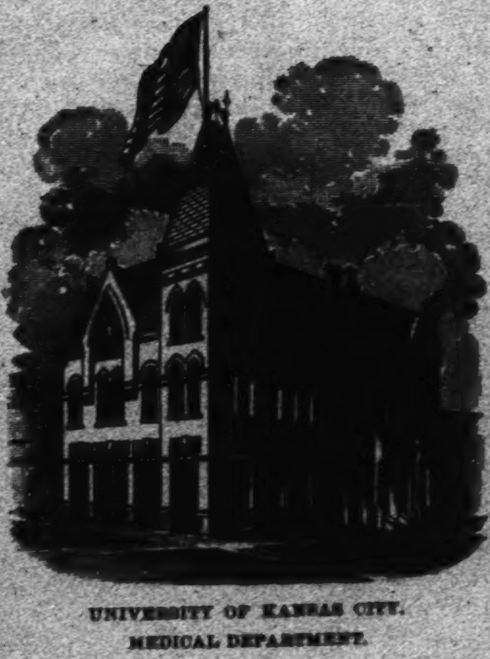
At the present time we understand that the school buildings, numerous and commodious as they are, fall short of the demand, and are totally inadequate to the needs of the growing giant city. The president, R. L. Yeager, in his last comprehensive report, says: "Since the last report twenty-four additional rooms have been provided, viz.: six rooms to the Chace, four to the Woodland, four to the Switzer, five to the Sumner, three to the Martin and two to the Morse, and yet the pressure for more school accommodations continues, and the question 'What shall we do?' must be answered every recurring school year."

The erection of a new Central School stands as a landmark in the broad expanse of Kansas City's school history. The old building had become too small. Being firmly convinced that the people of the district are ever in sympathy with all efforts at progress, the board decided so erect a new building. For that purpose additional ground was purchased just south of the present location (Locust and Eleventh), the old Central building being designed, in the future, for a primary school.

From the day that the public school system was established in this city, no step has been taken backwards, but every year witnesses an improvement on that proceeding it. Unity of feeling, singleness of aim and purpose, has pervaded every department; the board, the superintendent and teachers having worked unceasingly to bring the schools to the highest degree of perfection. To quote the felicitous words of the superintendent's report for 1883: "Harmonious action characterized the work in all the schools, and the only spirit of rivalry was a laudable one—to make each school the best."

THE UNIVERSITY OF KANSAS CITY.

The successful founding of this institution is the result of the earnest and united efforts of many of the most prominent members of the medical profession resident here, and as a result of their indefatigable energy the medical department of the University of Kansas City, possesses a college building that is not alone an exceedingly handsome structure, but having been specially designed as a medical college, it is unusually complete in all its appointments, and beyond question the most commodious and convenient structure occupied for a similar purpose in the West. Its amphitheatre affords seating capacity for a large number of students, and its lecture halls, operating room and patient's waiting rooms are all conveniently arranged and of ample capacity. The museum is spacious and contains quite an extensive collection of curious and instructive specimens, to which additions are constantly being made. The dissecting room is fitted up with all modern improvements and appurtenances, and the laboratory contains the chemicals and apparatus necessary for practical teaching. These advantages hardly require comment to enable the intelligent student to comprehend them at once. But when it is added that professors of the highest learning and practical skill are always in attendance, the advantages will be still more apparent. In addition to this the medical and surgical services of the Kansas City general hospital are rendered in great part by the faculty of this college, its corps of clinical lecturers being in attendence twice each week, and its students having free access to all the valuable experience to be gained in that institution. Beyond this, the medical staff of All Saints' Hospital is represented by members of the faculty of this college, and every facility is given them to utilise the material present for the benefit of the students. The Sisters' hospital is also largely supplied with its medical attendance by this college, and likewise affords an ample field for the industry of the students. There is also a free dispensary connected



UNIVERSITY OF KANSAS CITY.
MEDICAL DEPARTMENT.

with the college, at which all deserving indigent persons may obtain assistance.

The course of instruction in this institution covers two collegiate years, which must be studiously employed to secure its diploma, and by taking advantage of a third session the graduate who passes the necessary winter terms will become unquestionably a more accomplished physician than he who is simply satisfied to get his degree in the ordinary way.

So many distinguished names are identified with this institution that it has been considered advisable to publish here a complete list of the faculty of the medical department. Henry F. Hereford, M. D., professor of obstetrics and diseases of women, 9th and Main; J. M. Allen, M. D., Liberty, Mo.; John R. Snell, M. D., dean, 6 East 8th street, professors of the principles and practice of medicine and clinical medicine; John W. Jackson, M. D., president, professor of the principles and practice of surgery, Kansas City, Mo.; John W. Elston, M. D., professor of materia medica, pharmacy and therapeutics, 9th and Main streets; Eugene R. Lewis, A. M., M. D., professor of general, descriptive and surgical anatomy, 6 East 7th street; John H. Duncan, A. B., M. D., professor of dermatology and physiology, 1042 Main street; R. R. Hunter, M. D., lecturer on chemistry, 916 Main street; Hon. Henry P. White, professor of medical jurisprudence; John L. Teed, M. D., professor of nervous and mental diseases, 9th and Main streets; W. L. Schenck, A. B., M. D., professor of general pathology, Osage City, Kansas; James P. Jackson, M. D., professor of clinical and operative surgery, N. W. cor. 5th and Main streets; Willis P. King, M. D., professor of gynecology, Sedalia, Mo. Flavel B. Tiffany, M. D., professor of diseases of the eye and ear, and histology, 1044 Main street; Joshua Miller, M. D., professor of orthopedic surgery, 11th and Main streets; Charles W. Adams, A. M., M. D., treasurer, professor of diseases of children, and adjunct to obstetrics, 1037 Main street; Albert P. Campbell, A. M., M. D., professor of diseases of the chest and throat, 1044 Main street; George

W. Davis, M. D., curator, professor of genito-urinary diseases, 1100 Main street; John T. Eggers, M. D., adjunct professor of anatomy and demonstrator, 1042 Main street; J. E. Logan, M. D., secretary, lecturer adjunct to Chair of physiology, N. W cor. 12th and Main streets; Hal Foster, M. D., lecturer adjunct to chair of materia medica, Summit and 14th streets.

COMMERCIAL EDUCATION.

Kansas City being a commercial city, it follows, as a matter of course, that special attention has been directed to the education of youth in matters directly connected with commercial, manufacturing, banking and general business accounts. The effort in this direction commenced many years ago, when the city had hardly grown out of its infancy. It was in the year 1865 that

J. F. SPALDING, A. M.

had the foresight to see that Kansas City was destined to grow into one of the great business centers of the country, and the wisdom to comprehend that wherever the greatest banks, manufactories and commercial establishments should exist, would be the best locality for the foundation of a college devoted exclusively to the education of youths in the methods of trade and business pursuits. Accordingly, the institution known as Spalding's Commercial College was established and was regularly incorporated July 11, 1867, and for nearly a quarter of a century it has been performing its functions as a business educator. Many of the most successful merchants and business men of Kansas City, and of Missouri, Kansas, and the adjacent states and territories gladly give thanks to this their *Alma Mater* for the advantages they derived while attending this institution.

Spalding's College is devoted entirely to instruction in the fundamental principles of business, from correct arithmetical exposition to the logical deductions of a thoroughly expert book-keeper's balance sheet. In addition to the full collegiate and commercial course, the students at their option, can study the various branches of knowledge belonging to an ordinary school education, besides which as a further specialty, short-hand writing, type-writing, and the practice and principles of telegraphy are thoroughly and comprehensively taught. As a means of active educational advancement in these special lines of commercial education, it has had hardly an equal in America, and certainly has had no superior.

Professor J. F. Spalding, A. M., the founder and principal of the instution, has, throughout, been the leading spirit of the college, and the principles of his system have been closely pursued with the best possible results. In reviewing the work accomplished, it is highly gratifying to be able to state, as an evidence of the widespread and enviable reputation which this large and popular institution enjoys, on account of its thorough and practical teaching, that students were enrolled during the years of 1884 and 1885 from fifteen different states, three territories and two provinces, viz.: Missouri, Kansas, Illinois, Iowa, Nebraska, Ohio, Michigan, Massachusetts, Virginia, Kentucky, Tennessee, Arkansas, Texas, Colorado, California, New Mexico, Montana, Utah, and the Provinces of Ontario and Quebec.

NATIONAL BUSINESS COLLEGE.

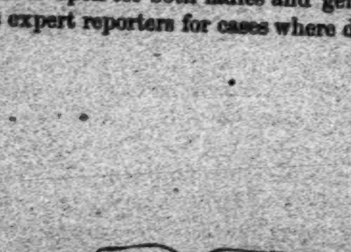
The National Business College of Kansas City, as its name implies, is an institution founded for the purpose of affording a practical commercial education, embracing all branches that are necessary, and that are of daily utility in business life. Among these are penmanship, book-keeping, arithmetic, business practice, correspondence and commercial law; in addition the acquirement of short-hand, type-writing, and the study of practical German, are branches that have received special attention as the developments of business affairs have made them more necessary now than heretofore. In all of them the course of study in this institution is thoroughly complete, and the favorable results attained have been so great, and are so generally recognised, that graduates from this institution not only find no difficulty in securing employment, but are preferred for the more important positions of trust where accuracy and complete knowledge of detail is indispensable.

The moral tone of the College is of the highest order, and the utmost pains are taken by the president and the various professors to secure and maintain the moral, physical and intellectual advancement of the pupils under their care. Professor Coon, the president of the College, is indefatigable in his efforts for the welfare and progress of all the students, and as he is a gentleman of advanced and progressive educationel views, it is only just to attribute to his zeal the prominence which this institution has attained, not only in Kansas City but throughout the entire Western States.

SCHOOL OF SHORT-HAND.

Professor Powell's School of Short-hand is one of the notable and progressive educational institutions of the city. Its purpose is to impart such knowledge and training to the rising generation that will enable each student to fill any important position, as correspondent, secretary or amanuensis. The system adopted was founded by D. P. Lindsley, and is of a similar character to that employed in Kimball's Amanuensis School of Chicago. It includes short-hand writing, long-hand writing, type-writing and all other matter necessary to the conduct and care of business correspondence. The great success of the institution is attributable in an eminent degree to the personal efforts and superior qualifications of Prof. Powell, who is a thoroughly practical teacher, possessing the tact of imparting his knowedge to his students in a pleasant, affable and interesting manner, that not only secures from them the utmost attention, but creates in their minds something of the love of knowledge by which he is himself animated. There are few educators in the country who possess this talent in so great a degree as Professor Powell, and this combined with his eleven years of experience and the great facilities for practice and study with which he has surrounded himself, has won the highest regard and interest of his pupils, who find their path in the acquirement of knowledge smoothed and made easy by the evident pleasure it affords him to assist them. Young people are always ready to recognise and appreciate this untiring readiness to help them, and are quick to peceive when labor spent in their behalf is ungrudingly given; it is this sentiment so strongly entertained by his pupils, and which has been engendered by his own course of action, that enables Professor Powell to justly claim that the pupils of his institution complete their course fully qualified to undertake the most arduous and important duties with which their studies are connected.

The practical part of the system is exemplified in the fact that by special arrangement with the seventy-five business offices in the building,daily access is afforded his pupils for the purpose of taking down in short-hand, from dictation, the replies to the various business letters received, and furnishing the same to the offices copied out by type-writer, thus affording daily practical working in actual business transactions. The institution is open for both ladies and gentlemen, and it also furnishes expert reporters for cases where depositions have to be taken.



ARCHITECTURE

UNTIL 1888, the architecture of Kansas City did not differ materially or essentially from that of many other American cities of recent origin and rapid growth. Up to that time it exhibited buildings of the village and the city period—a one story frame house without foundation by the side of cut stone fronts of recent date and of considerable pretentions.

These disfigurements are, however, rapidly disappearing, and the great number of large and substantial business structures that are constantly being erected on nearly all of the business thoroughfares are a fair illustration of the metropolitan character of the city.

The extensive use of fine pressed brick work in many of the most important buildings is one of the most recent innovations. The new office buildings are all complete in their appointments, and elegant and substantial in their finish, and are in every respect equal to anything in the country.

In dwellings a similar spirit is shown. There has been a very marked improvement both in the city and suburban residences. They exhibit a great variety of styles, or at least many varieties, showing in nearly every building a desire for novelty, grace and elegance, usually introduced with good taste.

It is idle to attempt to predict anything of the future of the city's architecture, except that it is exceedingly promising. The architects, as a body, are becoming better educated, the younger men are largely from the technical schools, and are all showing a strong desire to do their very best. The city is growing with great rapidity, wealth is accumulating, and there is a willingness to expend all the money required to produce buildings as elegant as the architect can design, so long as they are well adapted to the advanced requirements of the day.

A matter for general congratulation is the fact that along with the enormous capital that Kansas City has attracted from the East, many of the noted architects of the country have also become assured of the permanent character of the city's growth, and realizing the demand for artistic homes, business houses, and attractive public buildings, they have joined the popular current, and located or opened offices in Kansas City.

TINSLEY, RAMSDEN & GOOCH.

This firm, which is composed of T. R. Tinsley, A. H. Ramsden and T. E. Gooch, is one that should, and no doubt will, attract general attention, by reason of the wide reputation of each, and their high standing in the profession, uniting, as they do, their various talents, their efforts promise rich results. Mr. Tinsley was formerly superintendent of buildings in this city, and for years he had charge of the State of Ohio's public buildings. Mr. A. H. Ramsden is a graduate of the Boston Technological institute, and the products of his skill are seen in many handsome edifices in the East and also in the West. He designed the handsomest office building ever erected in Kansas City, a building costing upward of $200,000. Mr. T. E. Gooch is from New York City, and a graduate of Rensselaer Polytechnic Institute. While in New York he was connected with Fuller, Wheeler & Prescott, the authors and publishers of "Artistic Homes," the widest known book on architectural science and practical information.

One of the most exacting requirements of an architect's ability is that pertaining to sanitary knowledge and sanitary engineering, and those deficient in this respect are nothing less than builders of death traps. This feature in architecture is a special and thoroughly accomplished study of this firm and it enters into all their work, whether it be an humble cottage, elegant residence or grand public building.

VAN BRUNT & HOWE.

Henry Van Brunt and Frank M. Howe, Brisbane building, Seventh and Delaware streets, Kansas City, Mo., and 60 Devonshire street, Boston, Mass. Among the prominent works here of this notable firm are the new building for the Kansas City *Journal*, Tenth and Walnut streets; two-hundred-foot business and office building for Messrs. Brooks, Adams and N. Thayer, Boston, and J. F. Baird and M. Welsh, Kansas City, on Main street; fifty-foot business building, Main street, Mrs. H. Quincy, Boston; Coates House additions; Unitarian Church, Tenth street; office building in Massachusetts brownstone, on Main street, for N. Thayer, Boston; union railroad stations for Union Pacific railroad at Ogden, Utah, and Cheyenne, Wyoming.

ADRIANCE VAN BRUNT.

Twenty-five years practice. Among his prominent works here are the Lobenstine building, corner Sixth and Main; Benjamin McLean building, Seventh and Wyandotte; Lathrop & Smith building, Sixth and Wyandotte, and the First Congregational Church.

C. F. KIRBY,

Architect and Superintendent. Office, Mason building, No. 1011 Main street.

H. B. PRUDDEN,

Architect, rooms 34 and 35 Delaware Block, Seventh street, south-west corner Delaware. Mr. Prudden has been in Kansas City a year and a half, and of his residence work we mention Chas. F. Emery's, Tenth and Olive; D. T. Parker's, Garfield Avenue, and Dr. G. L. Henderson's, Seventeenth and Jefferson. Among his work in outside towns are the First National Bank building, of Atchison, Kansas; the Byram Hotel, of the same place, and also the fine residence of Hon. B. P. Waggener, in Atchison.

I. D. TOWLE,

Architect, room 7, No. 16 East Sixth street.

ATTORNEYS.

THE great increase in commercial transactions and transfers of real estate in this city, combined with its brilliant prospects of future greatness, have attracted the attention and led to the settlement here of members of the legal fraternity of the highest standing and attainments. As a consequence the bar of Kansas City out-ranks that of any other city of its size in the country. And while the conditions alluded to have perhaps induced a greater number of young lawyers to try their fortunes in this city than may seem altogether desirable, yet these same conditions have brought here many men of eminence and recognized ability.

The enormous investments of Eastern capital, the establishment of branches of large corporations, the organization of new institutions and the close relations that have been established between this city and the financial centers of the East have created interests of such vast importance that their care and guidance could only be safely trusted to the advice of experienced judgment and ripened ability.

The lawyers here have been active in all movements for developing the progress of Kansas City, and have ever been conspicuous in protecting the interests of the community and promoting its welfare.

The following rank among the more prominent legal firms of this city:

Crittenden, McDougal & Stiles. Thos. T. Crittenden, H. C. McDougal and Edward H. Stiles, Seventh and Delaware streets.

Dobson & Douglass. Charles L. Dobson and Shannon C. Douglass, 700 Delaware street.

Gage, Ladd & Small. John C. Gage, Sanford B. Ladd and Charles E. Small, 542 Delaware street.

William L. Griggs, 71 Sheidley building.

Arthur M. Allen, Humboldt building, corner Sixth and Main streets.

Karnes & Krauthoff. J. V. C. Karnes, L. C. Krauthoff and H. M. Stonestreet, Wales building.

C. W. Freeman, 119 West Sixth street.

Scarritt & Scarritt. Ed L. Scarritt and Wm. C. Scarritt, Humboldt building, corner Sixth and Main streets.

Lathrop & Smith, 117 West Sixth street.

Pratt, Brumback & Ferry, Ninth and Broadway streets.

Warner & Dean, room 8, Law building.

PATENT SOLICITOR AND EXPERT.

J. C. Higdon, solicitor of patents and mechanical expert. Opinions and testimony as to infringements, validity of patents, etc. Assistance to attorneys in general practice, a specialty. Correspondence invited. Associate at Washington. Room 5, Times building. Send for instructions and references.

LUMBER.

THE heavy cost of handling lumber at this point, combined with the disadvantages arising from existing freight rates, serve to prevent the carrying of heavy wholesale stocks here.

Manufacturers, also, for these reasons, find it to their advantage to ship direct from the mills, and that they can make better prices to their customers by so doing. The time consumed by the transaction being very little in excess of shipping from this market, on account of the deficiency of proper facilities here for making quick shipments.

In the face of these difficulties, which time will speedily remove, the yards created at first to supply a constantly increasing local demand have rapidly been enlarged, and the trade has been extended until Kansas City has become the great lumber center from which building material is obtained to meet the requirements of the rapidly growing west.

A very conservative estimate places the capital invested in this interest at $250,000, and the gross amount of sales of the wholesale bussiness and the local yards will amount to fully $6,000,000 per annum.

The city obtains its lumber as far north as St. Paul and as far south as Georgia. Chicago has been the great buying place for Kansas City dealers, but Chicago can not meet the demands of this market any longer. Then, too, the "river grades" are considered by many dealers to be superior to the Chicago lumber and are rapidly taking its place.

Kansas City sells lumber in New Mexico, Texas, Kansas, Colorado and Nebraska. A large amount is taken by the railroads that are being constructed in the West. They take their lumber from Kansas City in preference to Chicago or St. Louis, for they can buy it just as cheap here and it is nearer to the location where it is to be used.

The following are represensative lumber dealers doing an extensive business in this market:

The North & Ewart Lumber Co. S. L. North, Leavenworth, Kansas, and W. I. Ewart, Kansas City. They are manufacturers and exclusively wholesale dealers in yellow pine lumber, cypress shingles and posts. Main office 119 West Eighth street, Kansas City; and branch office at Sargent, Mo.

W. C. Jones & Co., dealers in lumber, laths and shingles. Estimates promptly furnished. Office 610 Delaware street.

A. Bushnell, wholesale dealer in white oak piling, railroad and farm oak posts, cypress poles and piling. South-east corner Ninth street and Broadway. References: First National Bank, Bloomington, Ills.; Armour Packing Company, Kansas City.

F. M. Deardorff. Lumber, laths, shingles, sash, doors, blinds, etc. Yard south-east corner 18th and Holmes streets.

MUSICAL INSTRUMENTS.

THIS line of business is well represented in this city, there being seven large and almost exclusive jobbing houses here and if the agencies were added this number would be materially increased. The total sales of the seven large jobbing houses will approximate $800,000 on an invested capital of about $375,000. It is a singular fact that goods are sold cheaper in this market than in New York and this in the face of the heavy freights on goods of this class. Quite a number of eastern houses have established branches here finding it impossible to compete with the trade in any other way.

CONOVER BROS.

This firm may be taken as the fairly representative house in this line of trade, having been established for over sixteen years. They handle all classes and kinds of musical instruments and have their own piano factory in New York. Their business in this city amounts to fully $150,000 per annum, and their trade extends to Kansas, Colorado, Missouri, Nebraska, Iowa, New Mexico, Arizona and southern California. They make a specialty of the Conover and Steinway pianos, and these instruments are rapidly superseding the organs which have so long been popular in the West. The business in this city is under the charge of G. H. Conover, and that of the New York institution is managed by J. F. Conover.

BREWING.

FOR several years past it has been a matter of dispute between Milwaukee, Chicago, New York, Philadelphia and Cincinnati, as to which of them has the largest brewery. In order to set the matter at rest, we present the official figures from the records of the United States treasury department, giving the sales of the largest breweries, from May 1, 1885, to May 1, 1886, proving conclusively that the Anheuser-Busch Brewing Association sold 13,858 barrels of lager beer more than their strongest competitor, and furthermore, that they had on hand May 1, 1886, 18,034 barrels more than any other brewery, thus making the total output of that company 31,892 barrels more than their closest rival.

	Sold from May 1, '85, to May 1, '86.	On Hand, May 1, '86.
1. Anheuser-Busch Brewing Association, St. Louis	331,609	125,290
2. Joseph Schlitz Brewing Company, Milwaukee...	317,751	107,256
3. George Ehret, New York........................	306,630	86,085
4. Empire Brewing Company, Phil Best, Propr., Milwaukee........................	304,953	104,367
5. Bergner & Engel Brewing Comp'y, Philadelphia	231,794	83,582

And what is still more to the purpose, not only has Mr. Adolphus Busch, the veteran president of the company, raised it to the rank of "banner brewery" of the United States in point of volume of output, but their beer also holds the highest rank for quality. Indeed this fact explains their immense sales, which extend literally all over the country. Their great success is due to the fact that they make a pure beer, from the best selected grain and hops to be found in the markets of the world.

To be sure, their machinery and appliances are of the most perfect description, and their processes are the best known to modern science.

The result is an article that is literally everywhere popular, and a favorite alike with all.

Their branch establishment in Kansas City is at the corner of 20th and Walnut streets, under the able management of Mr. Henry P. Metz. This gentleman has conducted the business here with signal ability and marked success.

MOULDINGS, PICTURE FRAMES, ETC.

THE goods that are usually classified under this heading are of a varied and extensive character. The most prominent house here in this line, is that of

WILLIAM VOLKER & CO.

The firm is composed of Mr. William Volker and Mr. Albert H. Soukup. Both these gentlemen are well and favorably known to the western trade by their long connection with Chicago firms. In the early part of 1882 they became convinced that Kansas City was destined to become the trade center of the great South-west, and formed a partnership, opening for business at the above address. These gentlemen are justly regarded as among our foremost merchants. They occupy three floors 40x110 feet, the two upper floors as a factory and the lower for office and salesroom. A large force of skilled workmen are employed and it is a generally conceded fact that the goods turned out by this enterprising house are not only above the average, but reach the perfect and artistic in design and execution. Besides manufacturing mouldings, picture frames, window cornices, etc., the house handles extensively French, German and American mirror plates, arch top, pier and mantel mirrors, picture glass, oil paintings, chromos, engravings, lithographs, cabinet hardware and furniture supplies. Their trade last year exceeded $80,000, and extends over Texas, New Mexico, Kansas, Nebraska, Colorado and Iowa. They publish a very handsome illustrated catalogue, which will be mailed to the trade on application.

RAILROAD TRANSPORTATION.

NEVER before in the history of the South-west, of which Kansas City is the metropolis, has there been such a demand for the building of railroads. Every trunk line of the west, that has not already secured connection with this city, is seeking an entrance to it; and in Kansas where there is already a good railroad system, charters have been obtained for building railroads, which, when constructed, will cover every section of the country. Many of them will lead directly to Kansas City and others will connect with Kansas City roads. The trunk roads already centered here are all extending their lines to reach desirable territory. The cause of this great demand for railroads throughout this section of country, can only be its great prosperity and the favorable outlook for its future.

During the last few years the increase of railroad facilities in Kansas City has been most remarkable, and it would doubtless have been much larger by this time, had it not been for a check that has been imposed on all such enterprises throughout the country by mistaken efforts of, doubtless, well-meaning men, who have sought and are yet seeking to impose legislative restraints on the natural and wholesome growth which such enterprises are bound to maintain, if left to themselves and the trained judgment of their managers. The latter ought to be credited with sufficient sense to understand their own interests, even if they be suspected of an unpatriotic de- sire to waste their own and their constituents' property in the attempt to oppress and wrong their best customers, and the worst feature of the whole mater is that almost every year seems to bring about some new and equally unreasonable hostility.

One ostensible object of this class of legislation was to compel the railroads to adopt a uniform system of maximum passenger and freight fares; but it is very doubtful whether there are a dozen railroad companies now in the country that do not constantly, and in obedience to the immutable, but unwritten, laws of trade, ship both freight and passengers at lower than the rates demanded by state legislation, and which will not continue, as their economical conditions improve and their business increases, to make still further reductions. It is their interest to do this: for in doing it they increase their resources and the interest-paying potency of their capital stocks.

The value of the railroad system of this country, to the states west of the Mississippi River, and the extraordinary impetus given by it to their settlement and development, whereby hundreds of thousands of people who would to-day be struggling with poverty, but who, by reason of cheap transportation, are now in the enjoyment of peace, plenty, and comfortable homes, will be readily understood when it is known; and the truth of this statement cannot be refuted; that for many years past the enormous tonnage of grain, and the products of grain, produced in many of the states west of the Mississippi River, which have been carried by the lines east to tide-water, have been carried at a cost to the producer and consumer, very much less than the rates which have always been paid the local carrier on the product of the territory through which these lines run. The annual reports of most of the eastern lines show that the cost of operating their freight traffic, has been largely in excess of the rates obtained in this trans-Mississippi traffic, and yet, notwithstanding this, it is unfortunately true, that the railroads of the western states have been for many years the peculiar objects of harrassment by unfriendly legislation, and an amount of ungenerous, not to say hostile, feeling has been rife that seems most ungrateful. Indeed, it would seem that, unlike the "Star of Empire," which is supposed to be making rapid strides westward, that degree of intelligence and fair dealing which characterizes the people and law-makers of the older eastern states in dealing with the complex problem of transportation, is making exceedingly slow progress in the west.

No country in the world to-day, is so fortunate as America in respect to cheap railroad transportation. Yet, the amount of ignorance, prejudice and the unreasoning outcry against railroads, their managers and owners, continues. The people and their representatives, many of whom seem to be actuated by mercenary or other selfish motives, are urged by thoughtless clamor, to take up and settle, in a brief session, matters of vast importance, both to their constituents who use and those who own railroads, questions that have sorely puzzled those who devote, and have devoted, their lives to the study of the problem of successful railroad management.

This feature of the question of the railroads and the people is in striking contrast to the wisdom displayed by the law makers of Great Britain, who, more than forty years ago, after a very thorough and careful investigation of the matter, came to the conclusion that the same commercial principles which governed other business enterprises, were equally applicable to matters of railroad transportation; and they decided in effect, that if a carrier who charged ten shillings per ton for carrying one hundred miles, could make a profit in carrying the same weight one hundred and fifty miles, for which, by reason of competition, he could not get quite as much as ten shillings, he had a perfect right to do so. Thus the principles governing supply and demand was considered as inexorable in this as in all other commercial transactions.

But the legislators of this country, utterly ignoring all trade principles, seem to be seeking to fix unreasonable limits on the whole business, and to compel the railroad companies to make rates over non-productive territory, as low as they can barely afford to make them when the amount of traffic is large in proportion to the cost of the aggregate of transportation. They forget, or ignore the fact that the cost of running a train is a fixed quantity, whether the train be loaded with profit-paying merchandise, or whether it be comparatively empty. And they forget, too, that one of the principal elements of cost in moving freights is in the handling at the point of reception and point of discharge, these being, also, fixed quantities that bear no relation to the length or shortness of the haul.

Another great point which the legislation spoken of, was said to have been intending to bring about, was the improvement of the road beds; increased safety in the building of culverts and bridges; the use of better and stauncher rails, timbers and trusses, and all sorts of material improvements of the kind. It does not seem to have occurred to the people and legislators of the period that all these matters bore the most intimate relation to financial capacity, and that no amount of legislation could compel a railroad company to reconstruct its road if it had not the cash at command to do it with; nor that any company that had the cash and failed to use it in putting its property into the best possible condition, would exhibit that species of lunacy which is charged against the miser whose horse died while he was engaged in the vain effort to accomplish the task of making it live without food.

As an example of what was actually done, the promoters of this class of legislation sometimes point with pride to the Missouri Pacific Railway, which, twelve or fourteen years ago, was run down to a stage which very nearly justified the taunt that its rails were but a couple of streaks of rust. This was caused by the loss of credit resulting from the war.

And it is true that this same road is to-day one of the best ironed, best bridged and best equipped in the country; but it is not true that this was brought about by antagonistic and threatening legislation. On the contrary, this very antagonism worked great and long injury to the credit of the road, rendered the task of improvement all the more difficult, and delayed the repair of the ravages caused by the war and by the subsequent unsettled condition of affairs generally.

But when times improved, and the line fell into hands suffipotent to take advantage of increasing financial facilities, no effort was spared towards improving it, and no mistaken parsimony limited the extent of such improvement to the mere legislative requirements. The law did not command that steel rails should be substituted for iron, for instance. Yet steel rails, although vastly more expensive, have been substituted. Why? One would have supposed, judging by the arguments of public speakers and public writers, that it was the determined purpose of the owners and officers of this road to run everything to ruin, in order that they might gratify a malevolent design on the lives and limbs and commercial well-being and physical comfort of the traveling and trading public. But the managers, singularly enough, seem to have been actuated by no such idea. Absurd as it may seem, they appear to have been actuated by an ordinary business principle and desire to make their property profitable; and, as this could only be done by giving the best possible accommodations, the securest road bed, rails and bridges, and running their trains with a view to speed and safety, this is what they did. All this, too, has been done, and done without reference to compulsory statutes, and in a much greater degree than the most blatant advocates for hostile legislation dreamed of, or could, with their limited knowledge, have comprehended. It is, unfortunately, true that at the time immediately antecedent to, and during which the agitation existed, the Missouri Pacific was afflicted with a vast number of accidents. These were brought about, however, quite as much by the treachery of subordinates, who found encouragement in the popular agitation, as by the acknowledged poor condition of the roads and rolling stock. But every one of these accidents was plainly an injury to the owners of the railroad property, and could not, surely, have been brought about at their instigation or by the free will or connivance of their principal servants and managers.

It is singular, also to observe how ready the public at times has shown itself to aid and encourage insubordination among the operating class of railroad employees. Thus, the famous railroad riots in 1877, and still more recent strikes, would never have assumed their disastrous proportions had it not been for the demagogic shoutings of a certain portion of the public press, who, in a mistaken notion that they were supporting the popular side of a controversy, concerning whose conditions they were profoundly ignorant, gave such encouragement to the criminal and lawless classes as led to evils of the most far-reaching and ruinous character. It is true that, when the evil had displayed itself in all its hideous strength, and suffering and wrong-doing had become national in extent—reaching every individual in the country—the press unanimously wheeled round for the defense of right and the restoration of order. But the mischief had been done, and it had to be borne by both railroad companies and the people, for whose service the former alone exists.

The latest manifestation of this feeling of hostility is shown in the attempt to engage the power of congress in a system of legislation that shall cripple, if not entirely destroy, the freedom and enterprise of the great railway systems. The idea is the same which underlay all the State legislation above referred to, viz.: the substitution for the unwritten law of supply and demand, a cast-iron set of regulations within which all the promptings toward extension of accommodation and the reasonable reduction of tariffs, which would naturally flow from the self-interest of railroad property owners and the spirit of competition, shall be bound. "But," says the advocates of this class of legislation, "the laws of supply and demand do not affect the business of the railroads, which are practical monopolies; nor can competition control them." Let us see how this is. In a certain limited sense, the railroads may be conceded to be not legal, but practical, monopolies, but they can only remain so while they have no competitors. And how can they maintain themselves without competition for their privileges? Only by serving the public at such low rates of compensation, and so completely, as to make it, at the best, a very risky business for competing companies to invade their territory. This is a free country, and full of capital always eagerly on the lookout for profitable investment.

Suppose, for argument's sake, that any large western system with its enormous and far-reaching branches through the great States of the West and Southwest, were to raise its freight and passenger tariffs to an oppressive height, and maintain them with a view to squeezing a usurious profit from its customers—how long would it be before Eastern or English capitalists would stretch their hands forth for the golden opportunity and bring about disastrous results for the unwise corporation? This is where the law of supply and demand, and the force of competition as controlling powers, come in as to railroads. Were they so disposed, they dare not systematically oppress; on the contrary, it is plainly to their interest, by wisely liberal dealing, to make friends wherever they go and to encourage the prosperity of the people from whom they derive their revenues. A farmer on the Atchison, Topeka & Santa Fe, the Missouri Pacific, or the Fort Scott & Gulf, who is prosperous and growing rich, is a source of revenue, constantly increasing in proportion to his prosperity. One, who, from any adventitious cause, or from his own inherent incapacity, is kept constantly poor is no more use to the road and its owners than a dead log rotting in a swamp. Nay more, such a one is much worse; for such make the class who are liable, on slight and imaginary provocation, to become active adversaries, train wreckers and virulent provokers of enmity in the section cursed with their presence. If these matters were more fully understood and more candidly considered, and if amateur political economists would learn to have faith in the immutable principles which govern all civilized commerce, we would hear much less of legislative interference in the details of railroad management, and freedom of contract would remain the sole governing force in the business of supplying freight accommodation, as it is in supplying dry goods, groceries and boots and shoes.

So, too, with the latest developement of railroad mangement—consolidation of management and its accompanying economies—when this policy made itself manifest in evident strength and extent, an outcry was raised that the monopolists were grasping at the liberties of the people and seeking to oppress and ruin them in order to increase their riches. And this outcry is still kept up in some quarters, in spite of the evident facts that the oppression and ruin of a people is the surest way to the destruction of the sources of revenue, and that to-day concentration of management has enabled the railroads to reduce freights, to open up new and vast fields for settlement, to create states and push forward the material prosperity of countries that but a few years ago were practically inaccessible to commerce.

A RAILROAD CENTER.

The most important factor in building up a city is the system of railroads which bring into and carry out the products of tributary sections. These arteries of commerce are what have built up Kansas City. Year after year they have been stretching out bringing the riches of new lands to our doors. By them the fruits of the Pacific coast are thrown into the lap of trade. By them the products of the distant South are brought to our doors. By them the precious and baser metals of the West and South-west are hurled upon us. By them the live stock of the West amounting in all to thirty-five per cent of all raised in the United States are unloaded in our midst. The boundless tracks of lumber in the South and North seek here an outlet by their faithful ally and friend, the railroad. It is no wonder that these lines have chosen this point as a center of operations. Recognizing that this is the center of the promised land of the future, these railroads have united in the attempt to build it up.

Last year the total mileage of the railroads reaching here was a little more than 25,700 miles. At present it is over 26,000—a length sufficient to pass one and a half times around the globe.

ATCHISON, TOPEKA & SANTA FE, R. R.

The greatest feeder to Kansas City, and the most powerful individual influence that has been exercised in the development and progress of the state of Kansas, has unquestionably been the system of railroads controlled and operated by the Atchison, Topeka and Santa Fe Company.

This system is composed of the Atchison, Topeka & Santa Fe; Kansas City, Topeka & Western; Kansas City, Emporia & Southern; Florence, Eldorado & Walnut Valley; Marion & McPherson; Wichita & South-western; Pueblo & Arkansas Valley; New Mexico & Southern Pacific; New Mexican; Rio Grande, Mexico & Pacific; Rio Grande & El Paso; New Mexico & Arizona; Manhattan, Alma & Burlingame; Leavenworth, Topeka & South-western; Wichita & Western; Sonora and the Southern Kansas railroads.

In addition: The Chicago, Kansas & Western; Emporia & Eldorado Short Line; Colony, Neosho Falls & Western; Leroy & Western; Walnut Valley & Colorado; Pawnee Valley & Denver; Independence & South-western; Arkansas River & Western; Kansas, Oklahoma & Texas, and Ottawa, Osage City & Council Grove railroad companies were on May 31, 1886, consolidated under the title of the Chicago, Kansas & Western Railroad Company, and are now in course of construction.

At the close of 1885, the following was the mileage of this great system:

Atchison System	1,868.14	
Southern Kansas System	528.80	
		2,396.94
Sonora System		350.19
Owned Jointly (one-half mileage)		73.92
		2,821.05

MAP
ATCHISON,
TOPEKA
AND
SANTA FE
RAILROAD.
NEVADA
ARIZONA
INDIAN TERRY
TEXAS
CHIHUAHUA
Kearney Jc.
Lenora

LOCATION OF COMBINED MILEAGE.

In Missouri	1.40
In Kansas	1,494.48
In Colorado	282.10
In New Mexico	672.64
In Texas	20.15
In Arizona	87.78
In Sonora, Mexico	262.41
Total	2,821.05 miles.

There are now 450 miles of new line in different sections, for which arrangements have been made for building and most of which will be completed during the present year these will form many connections and links in the present system; they will shorten distances and form direct connections that will greatly facilitate the movement of freight and add to the conveniences and advantages of trade through the vast territory covered.

The company are also now preparing to build a road to connect the A. T. system, through the Indian Territory with the Gulf, Colorado & Santa Fe, in Northern Texas, which will form a direct through line to Galveston.

This company has already been alluded to as the great feeding system of Kansas City, and that this is an eminently correct appellation is shown in the fact that it exceeds all other lines in the quantity and number of live stock, grain, agricultural products and minerals for the smelting works that it brings to this city, while in returning it carries the supplies of this market through all the most prosperous and flourishing towns and cities of Kansas and the great South-west. It has a greater mileage in Kansas than all the other roads combined, and has proved a most powerful factor in promoting the best interests of that state. The land controlled by the company in Kansas has been entirely disposed of with a rapidity that reflects the greatest credit on the enterprising and energetic character of the management, and serves at the same time to indicate the extraordinary progress and development of the state.

Running through a very fertile region, inhabited by an energetic and intelligent people, it has, thanks to a progressive management, been prosperous from its very inception; and by a line of policy closely followed, which has for one of its best features fair rates for passengers and freight, it has earned, and maintained, the friendly sympathy of the people who are its patrons. Of the various causes that have tended to the advancement of the commercial interests of Kansas City, and to the development of the great South-west, probably none figures more prominently than the railroad in question.

The entire track and equipment of the road is first-class in every respect; its roadbed, culverts and bridges are all constructed on the soundest engineering principles, and its equipment is composed of the very best day cars that are made, Pullman palace sleeping cars, reclining chair cars, and a line of the finest dining cars that are to be found on any railway in the world. The management is ever ready to meet the requirements of its patrons, and is always prompt to adopt the latest modern improvements tending to safety, speed, and comfort.

The financial affairs of the company are in a most satisfactory condition; the large immigration into the State of Kansas during the spring of 1885 tended to lessen the unfavorable results of the general business depression which were at length beginning to be felt in that state; and had it not been for the failure of the winter wheat crop, from the transportation of which the company usually derived a large revenue, the earnings for 1885 would have equaled, if not exceeded, those for the preceding year, and this, notwithstanding the reduction in the average rates obtained. The passenger travel was, during last year, especially satisfactory, and the constant filling up of Kansas with new settlers augurs well for the future prosperity of the state and for the business of the company. The large corn crop of 1885 affected the earnings only indirectly, as the greatly increased use of corn in Kansas for feeding purposes tends to diminish the transportation of that article. On the other hand, the shipment of live stock considerably increased; and the better profit thereby obtained by the farmers tends to increase the general prosperity of the state and to that extent favorably affects the business of the road.

With regard to operating expenses, large outlays were made during the same period for the permanent improvement of the property. The track was improved by additional stone ballast and rip-rap, and steel rails were substituted for iron over a considerable length of the line.

The following were the earnings and expenses of the Atchison and Southern Kansas systems for 1885:

The gross earnings were:

From freight		$10,873,[illegible].31
From passengers		1,[illegible],411.27
From mail and express		672,[illegible].18
From miscellaneous sources		186,705.[illegible]
Total		$13,571,394.37
Operating expenses	$7,855,772.63	
Taxes	459,194.46	8,314,967.09
Leaving net earnings for the year		$5,256,427.28

The general officers of the road are:

Wm. B. Strong, president	Boston, Mass
C. W. Smith, first vice-president	Topeka, Kan
A. A. Robinson, second vice-president	Topeka, Kan
Geo. W. McCrary, general counsel	Kansas City, Mo
E. Wilder, secretary and treasurer	Topeka, Kan
Geo. L. Goodwin, ass't secretary and ass't treasurer	Boston, Mass
Jno. P. Whitehead, comptroller and general auditor	Boston, Mass

MAP OF THE KANSAS CITY, FT. SCOTT & GULF RAILROAD.

KANSAS CITY, FT. SCOTT & GULF R. R.

The Kansas City, Ft. Scott & Gulf Railroad comprises in its system 825 miles of road, of which 388 miles form the K. C., F. S. & Gulf, 285 belong to the Kansas City, Springfield & Memphis Railway and 154 miles to the Kansas City, Clinton & Springfield Railway. The business of the entire system is transacted under one management. The combined roads traverse the entire country from Kansas City to Cherryvale, Kansas; Webb City, Missouri, and through Springfield, Missouri, direct to Memphis, Tennessee; and in addition the Kansas City, Clinton & Springfield line forms a separate connection between Olathe, Kansas, and Ash Grove, Missouri, through the rich coal fields of Henry county.

The importance of this railway system to Kansas City is indicated by the following statistics which show the amount of freight, in pounds, actually handled at this point, with a comparative statement of the two past years. These figures do not include through business, but only that on which dues have actually been collected:

RAILWAYS.	1884.	1885.
K. C., F. S. & G.	1,495,370,000	1,679,192,000
Union Pacific	1,331,464,402	1,298,966,838
A., T. & S. F.	823,952,405	661,027,220
Southern Kansas	382,154,475	384,822,430
Hannibal	950,462,161	925,500,000
Rock Island	651,892,656	675,789,000
Chicago & Alton	1,579,981,592	1,386,686,500
Wabash	1,097,748,991	1,009,064,000
Missouri Pacific	1,247,086,014	1,519,523,000
Council Bluffs	674,906,194	683,480,000

The opening of the Kansas City, Clinton and Springfield road only took place in November, 1885, and as the region through which the line passes is rich in coal, timber and farm products, the addition of its business to that already transacted, as shown above, will necessarily give this system a still greater pre-eminence in future statistics.

The following is a comparative statement of the business of the Ft. Scott & Gulf and the Kansas City, Springfield & Memphis for the years 1884 and 1885.

KANSAS CITY, FORT SCOTT & GULF R. R. CO.

	1885.	1884.	Increase or Decrease.
Miles operated	388.86	388.86	…………
Tons of freight hauled	1,493,822	1,165,591	Inc. 328,231
Passengers carried	604,608	609,217	Dec. 4,609
Tons of freight to K. C.	597,191	553,032	Inc. 44,519
Tons of freight from K. C.	242,406	194,602	47,808
Passengers carried to K. C.	121,837	106,840	15,997
Passengers carried f'm K. C.	128,091	112,830	12,262

KANSAS CITY, SPRINGFIELD & MEMPHIS R. R. CO.

	1885.	1884.	Increase.
Miles operated	281.94	281.94	…………
Tons of freight hauled	618,087	448,313	169,774
Passengers carried	147,853	123,146	24,707

The Kansas City, Fort Scott and Gulf has from its infancy been an unusually popular road; each succeeding year it has largely increased its tonnage as to freight carried, while its passenger traffic has grown with the increased volume of business and population throughout the territory through which it operates. The management of this road have allowed their names to be used to countenance some very important railroad schemes in south-eastern and southern Kansas, which are likely to add much to its power and give Kansas City an even greater territory than has hitherto been tributary to her business men. In many respects this road has been a great benefactor to Kansas City. Having a large amount of track and vacant grounds in the city, the management held out liberal inducements to parties to build warehouses and other enter inducements to parties to build warehouses and other enterprises. They were also the original promoters of the city Belt Line, of which they built the first portion. This Belt Line forms the means by which the Chicago, Milwaukee & St. Paul enters the city; it also forms a connection between the Missouri Pacific and Chicago & Alton and all of the western and southern lines.

The building of the belt line, by this company, to and beyond Grand avenue opened up to the southern portion of the city all the advantages of railroad facilities, which at once led to the building of mills and elevators, and other commercial projects being established in that locality. The management of the K. C., F. S. & G. railroad is one of the most successful and energetic in the country. Its policy has always been one of consistent effort to afford the public, both passengers and shippers, the utmost convenience and dispatch that science is capable of producing. Thus, the company is rapidly placing steel rails of sixty pounds weight to the yard, in place of rails of lighter weight, on all its main lines, and using these latter for sidings and other less important purposes. The roadbed, track, bridges and entire equipment of the line are perfect in every respect, and thus it comes about that the K. C., F. S. & G. is one of the most popular and best patronized roads in the west. Its managers fully understand the plain principle so frequently overlooked by other roads, that the public is the great paymaster, and that when the public is satisfied, profits are certain to ensue. The following is a summary of the earnings and expenses, including taxes, of the road for 1885:

Earnings from all sources	$2,546,525.90
Operating expenses	1,558,306.57
Net earnings	$ 988,219.33

Operating expenses per cent of gross earnings, 61.19.

The officers of the system are:

G. H. Nettleton, general manager; L. W. Towne, superintendent; M. L. Sargent, general freight agent; J. G. Lockwood, general passenger agent.

THE MISSOURI PACIFIC.

In the entire length and breadth of the land there is not an iron highway that has done more for the material advancement of the United States than the road whose name appears at the head of this article. It has been for years ever stretching out its arms, developing new countries and making the desert to blossom as the rose. The mileage under its management is the greatest of any road that reaches here. It brings to our doors the product of the south and west and the wares of the north and east. It pours annually into the lap of industry the live stock of the western plains, the minerals from its mines, the manufactures from the mills of the east, the coal which is found in every section of the land.

Its resources are as boundless as the ocean; it stretches forth its arteries of steel with irresistible energy and vigor, causing new cities to spring up in a day and bringing under cultivation millions of acres of land almost within a night. There is no boundary to the possibilities and no limit to the capital willing and anxious to aid it in extending its field of usefulness. The many fingers of the line touch at the following places: Kansas City and St. Louis, in Missouri; Omaha, in Nebraska; Cairo, in Illinois; Memphis, in Tennessee; New Orleans, in Louisiana, and Galveston, in Texas. Thus it will be seen that the facilities of the line for carrying the products to and from every section of the west are second to none.

The immigrant coming from a foreign shore can find a pleasant home along the line. If he desires a northern location, Nebraska offers him rich returns in the shape of bountiful crops of wheat and corn, cattle and swine. If it be to his taste to seek a home in the south, Texas invites him to her fertile plains, where cattle and cotton will bring to him substantial evidences of nature's kindness.

Kansas lures him with her temperate climate, neither extreme of heat and cold being known; her productive soil, where all that nature in her most lavish bounty can bestow is grown, from the smallest fruits and grains to the largest cattle and horses. The history of the building up of the west would not be complete without the history of this road. It was in fact the fore-runner of civilization in the greater portion of the south-west. In all the country through which this net-work runs the climate is of the most attractive kind. The excessive rigors of winter are not known, and the heat of summer is tempered by the ever blowing winds of the boundless prairies.

In order to even further increase the facilities for handling the products of Kansas in this market, the system is now building a branch from Paola to this point, which, it is thought, will increase the business done here fully fifteen per cent.

The rolling stock of this line is of the very best pattern which science and mechanical skill can give. It is a rule which has been vigorously carried out that nothing but the best shall be used. In the appointments of the passenger trains the comfort and pleasure of customers is the first consideration. The idea is to deliver the traveler at his destination in an expeditious and comfortable manner so that when inclined to travel again it shall be with a feeling of satisfaction and not of apprehension of privations and delays.

No road brings a greater amount of merchandise into Kansas City than this line, and it is certain that there is not a line which has done and is doing more towards giving the city its prestige among the commercial marts of the world.

THE UNION PACIFIC.

The eastern branch of this line has its terminus at this point. The Kansas Pacific is one of the most important portions of the Union Pacific system. It was chartered under the laws of the territory of Kansas as the Leavenworth, Pawnee & Western railroad company. In 1868 the name was changed to the eastern division of the Union Pacific and in 1868 to the Kansas Pacific. It was completed to Denver on September 1, 1870. This line gives Kansas City one of the great trans-continental routes to the Pacific coast. It is one of the great feeders for this city, passing as it does all through the most fertile and productive portions of Kansas. It has branch roads to all desirable points in the States and territories it traverses and is a potent factor in the development of the West in general and Kansas City in particular.

CHICAGO, BURLINGTON & QUINCY.

This railroad, forming as it does, a part of the extensive "Burlington Route" system, is an important factor in the commercial prosperity of Kansas City, as well as in the natural development of the various States traversed by its lines.

The C., B. & Q. R. R. was formed by consolidating in 1856 the Chicago & Aurora and the Central Military Tract railroads, which extended from Turner Junction to Galesburg, and comprised a total of 150 miles. From that small beginning it has developed into the magnificent railroad system that it is to-day; having near 5,000 miles of steel track, and main line and branches reaching all the important cities and towns in the six great States of Illinois, Iowa, Missouri, Kansas, Nebraska and Colorado. From east to west it not only extends for 1,000 miles in an unbroken line between Chicago and Denver, but has two main lines to the latter point from Chicago, one via Kansas City, the other via Pacific Junction. It has as well numerous through lines running in a northern and southern direction from both its eastern and western terminals. Through trains elegantly equipped with Pullman sleeping cars, reclining chair cars, dining cars and luxurious passenger coaches are run over its entire system. Owing to its geographical position, passing as it does for so great a distance directly through the "heart of the Continent," the Burlington route is the principal line between the East and San Francisco, Portland and the City of Mexico. It has, therefore, always carried the majority of the business between the East and the West, even receiving the endorsement of the United States government by being selected to carry the "*fast mail*" west of Chicago.

In the matter of facilities for all kinds of traffic, mileage, superior equipment, excellent road beds, smooth track, mechanical devices for comfort and safety, and sound financial management, the Burlington route may be taken as one of the best illustrations of the vast and elaborate scale on which successful railroad enterprises are conducted in this country.

Within its system are included the following lines: The Chicago, Burlington & Quincy; the Burlington & Missouri River railroad in Nebraska; the Hannibal & St. Joseph; the Kansas City, St. Joseph & Council Bluffs; the St. Louis, Keokuk & North-western; the Chicago, Burlington & Kansas City; the Chicago & Iowa; the Burlington & Western; and the Burlington & North-western. The lines of this immense system bring to and carry from the centers of trade, the productions of every clime and the people of every nation on the face of the globe. There is no section of the world where the influence of this railroad is not felt. It is peculiarly a Kansas City road, and it has done as much for the merchants at this point as any other one line which enters it, and as its resources are increased so does it augment the riches and power of this western city.

KANSAS CITY, ST. JOSEPH & COUNCIL BLUFFS.

This road opens up Nebraska and Iowa to this city. It is the beginning of a great north-western route to this point. Including the main line and the branches, the company operates 310 miles of road. At present it is leased to the Chicago, Burlington & Quincy railroad.

CHICAGO & ALTON.

Ever since this road entered the city in 1870 on May 11, its policy towards the merchants has been of the most liberal. It is one of the most important main eastern connections of Kansas City. For eight years previous to this time the Chicago & Alton ran into the city over the leased line of the old Northern Pacific or Wabash system. In 1877 the Kansas City, St. Louis & Chicago railroad company began the construction of a line, which now constitutes, with the Louisiana & Missouri road, the Chicago & Alton's Missouri lines. At present there are operated 270 miles in Missouri, the whole system having a length of $849\frac{14}{100}$ miles. The line passes through the garden districts of the State and to it is due the credit of bringing to the city one of the most liberal railroad policies ever enjoyed at this point.

The Chicago & Alton railroad extends from Chicago to St. Louis in nearly a direct line about 282 miles in length, with a branch running from Bloomington, about mid-way between the two great cities, in a south-westerly direction, to Roodhouse, and thence due west in a straight line across the Louisiana bridge of the Mississippi, to Kansas City, distant from Chicago about 526 miles, carrying the traffic between Kansas City, central and northern Missouri and Chicago. Besides these there are various minor branches; one connecting Roodhouse with Alton; one running from Mexico, Missouri, to Cedar City, on the north bank of the Missouri river, opposite Jefferson City, the State Capital; one from Joliet, Illinois, to Coal City, and one from Dwight, Illinois, to Lacon and Washington, at which latter place it makes close connection with lines running to Peoria, Pekin, Rock Island and the whole North.

The management of the Chicago & Alton railroad is one of the most successful and energetic in the country. Its policy has always been one of consistent effort to afford the public, both passengers and shippers, the utmost convenience and dispatch that science is capable of producing. For instance, it was among the first, if not the first, road in the country, to supply reclining chairs, luxurious parlor coaches, dining cars, and the like, and it led the way in substituting steel rails for iron, which are now only retained on side tracks and the unimproved branch. Thus, of the total 1088.83 miles of track, over 934 miles are steel rails of sixty and seventy pounds to the yard.

WABASH, ST. LOUIS & PACIFIC.

The "Wabash," as it, generally speaking, is termed, is one of the most extensive railway systems on the continent, embracing upwards of 3,500 miles in its three main divisions—the Eastern, Western and the Chicago and Iowa division.

As indicated by the name, the road gives direct communication with the lovely and fertile valleys of the great Wabash, and the Mississippi and the far away Pacific slope. Its division lines are operated in the states of Missouri, Indiana, Ohio, Illinois and Iowa, forming a junction at Council Bluffs with the Union Pacific, which wends its way across the Rocky Mountains to the Golden Gate city. The road makes tributary to Kansas City an immense scope of country, and provides our commerce with a vast system of transportation, the importance of which can not be overestimated. The road is thoroughly equipped with every appliance of improved mode of securing speed and safety on railways, and through its able management and courteous treatment of patrons has become justly popular with the public. In Missouri the line comprises the old North Missouri which had its origin as follows: The North Missouri company was chartered on March 1, 1851, and the work of construction began in May, 1854, the road being opened to St. Charles, August 2, 1855; to Warrenton, August, 1857; to Mexico in May, 1858; to Moberly in November, 1858, and the northern boundary of the state at Coatsville in 1868. The road was extended from this junction to Kansas City, and from Patensburg to Council Bluffs, with a branch to Clarinda, in 1879. The total length of the Wabash system in Missouri is 500 miles, and the system operates a total of 3,518 miles.

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